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THE COMMONWEALTH OF MASSACHUSETTS:  
↑ DIVISION OF EMPLOYMENT SECURITY

DIRECTOR'S REPORT  
FOR THE YEAR ENDING JUNE 30, 1946

ROBERT E. MARSHALL, DIRECTOR

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ADMINISTRATION OFFICE  
881 COMMONWEALTH AVENUE, BOSTON, MASSACHUSETTS

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TABLE OF CONTENTS  
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	<u>Page</u>
Summary	1
Organization Chart	2
Changes in the Massachusetts Employment Security Law During the Fiscal Year Ended June 30, 1946	3
Changes in Executive Personnel	4
Unemployment Compensation Fund - Summary of Transactions for the Fiscal Year Ended June 30, 1946	5-8
Operations in Massachusetts Under the Servicemen's Readjustment Act of 1944	9-12
Employment and Wages in Establishments Covered by the Massachusetts Employment Security Law	13-17
Claims for Unemployment Benefits	18-26
Benefit Payments	27-34
Duration of Benefits	35
Overpayments on Claims for Benefits	36
Promptness in Payment of Benefits	37
Employers Subject to the Massachusetts Employment Security Law	38
Contributions to the Unemployment Compensation Fund	39-40
Experience Rating 1942-1946	41-44
Operating Expenses - July 1, 1945-June 30, 1946	45-46
Personnel	47
Department of Training	48-49
Department of Information	50
Legal Department	51-52
Department of Research and Statistics	53-54
Board of Review	55-58
List of Rules in Force June 30, 1946	59-63



## TABLE OF CONTENTS (Cont.)

<u>TABLES</u>		<u>Page</u>
Table I --	Unemployment Compensation Fund - January 1, 1936-June 30, 1946	7
Table II --	Claims for Readjustment Allowances by Months and by Type of Claim - July 1, 1945-June 30, 1946	10
Table III --	Claims for Readjustment Allowances, by Office and by Type of Claim - July 1, 1945-June 30, 1946	11
Table IV --	Readjustment Allowance Payments, by Office - July 1, 1945-June 30, 1946	12
Table V --	Wages Paid During the Year 1945 to Covered Employees in Establishments Subject to the Massachusetts Employment Security Law Classified by Industrial Groups and by Quarters	16
Table VI --	Employment During the Year 1945 in Establishments Subject to the Massachusetts Employment Security Law Classified by Industrial Groups and by Months	17
Table VII --	Initial Claims Received - Fiscal Years Ended June 30, 1946, and June 30, 1945, by Offices	19
Table VIII --	Initial and Continued Claims Received - July 1, 1945-June 30, 1946, by Office and by Type of Claim - All Claimants	22
Table VIIIA --	Initial and Continued Claims Received - July 1, 1945-June 30, 1946, by Office and by Type of Claim - Male	23
Table VIIIB --	Initial and Continued Claims Received - July 1, 1945-June 30, 1946, by Office and by Type of Claim - Female	24
Table IX --	Benefit Payments - Fiscal Years Ending June 30, 1946, and June 30, 1945 - Number of Checks, Total Amount and Average Check Disbursed by Months	30
Table X --	Benefit Payments - Fiscal Years Ending June 30, 1946, and June 30, 1945 - Total Amount and Average Check Disbursed - by Offices	31
Table XI --	Benefit Payments - July 1, 1945-June 30, 1946 - Total Amount and Average Check Disbursed, by Office and Sex	32
Table XII --	Benefit Payments by Major Industrial Groups - Years 1945, 1944 and 1943	33
Table XIII --	Total Compensation, Taxable Wages, and Contributions for the Year 1945 by Employers Subject to the Massachusetts Employment Security Law, Classified by Industry Groups	40
Table XIV --	Rated Accounts, Average Contribution Rates, and Estimated Reductions for 1946 by Industry	43



## TABLE OF CONTENTS (Cont.)

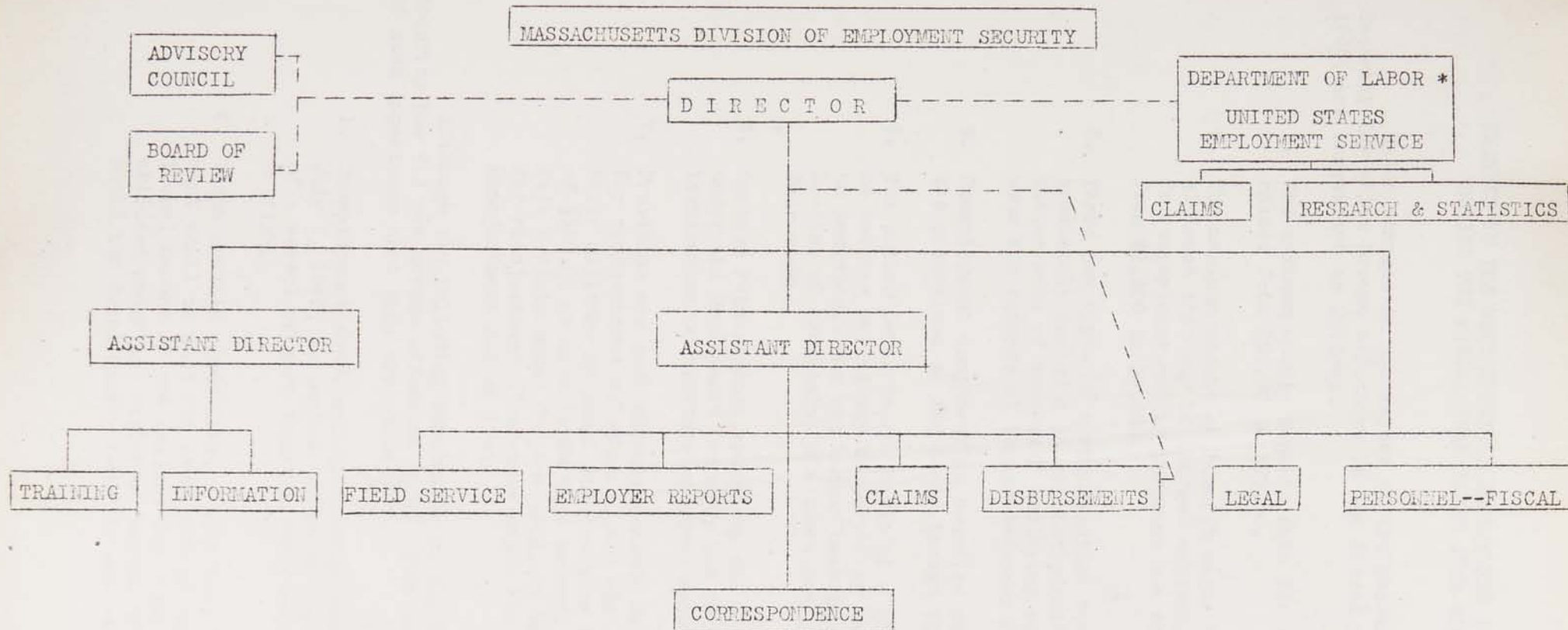
	<u>CHARTS</u>	<u>Page</u>
Chart I -- Organization Chart		2
Chart II -- Condition of Unemployment Compensation Fund, and Transactions Affecting the Fund, January 1, 1940-June 30, 1946, by Quarters		8
Chart III -- Indexes - Wages and Employment - All Industries - January 1, 1939-June 30, 1946 - Based on Quarterly Contribution Reports of Employers Subject to the Massachusetts Employment Security Law		15
Chart IV -- Number of Initial Claims Received by Weeks, January 1940-June 1946		21
Chart V -- Amount of Benefit Payments by Industry Divisions, Years 1945, 1944 and 1943		34
Chart VI -- Percentage Distribution of Rated Employers and of Pay Rolls Represented Thereby by Contribution Rates and Industry Divisions		44

# SUMMARY

Developments of major importance in connection with the operation of the Massachusetts Division of Employment Security during the fiscal year ended June 30, 1946, are summarized as follows:

1. The fiscal year ending June 30, 1946, was marked by the large post-war increases in unemployment compensation claim loads. Initial claims totalled 356,851--an increase of 345% as compared with the preceding year, while continued claims totalled 2,227,465--an increase of 885%.
2. Benefit payments totalled \$35,610,977 or more than 13 times the amount of benefit payments in the preceding fiscal year.
3. Effective April 1, 1946, four new rates were added to the schedule of weekly benefit amounts, increasing the maximum from \$21.00 to \$25.00.
4. The Unemployment Compensation Fund decreased by \$9,684,252.85, and as of June 30, 1946, totalled \$202,220,868.33.
5. The industrial distribution of benefit payments in the calendar year 1945 showed that 87.2% of the total amount was issued to workers previously employed in manufacturing, with those industrial groups particularly essential to war activities showing the greatest proportionate increases over the two prior years, when employment in war industries was at its peak.
6. Effective April 1, 1947, provision was made whereby an allowance of \$2 for each dependent child under 18 is to be added to the weekly benefit amount.
7. Experience-rating provisions of the Law will result in estimated savings of approximately \$50,700,000 to 28,777 eligible subject employers in 1946.
8. As a service to veterans and acting as agent for the Veterans' Administration, the Massachusetts Division of Employment Security received claims for readjustment allowances under the Servicemen's Readjustment Act of 1944. Unemployed veterans filed 274,380 initial and 2,027,825 continued claims, while self-employed veterans filed a total of 4,693 claims.
9. Since checks for readjustment allowances were first paid in September 1944, a total of 2,056,892 checks valued at \$40,978,778.00 have been issued by the Division. Of this total 98% was issued in the fiscal year ending June 30, 1946.

CHART I



\*Facilities of Massachusetts State Employment Service made available to the United States Employment Service as of January 1, 1942, for the duration of the war, in accordance with the request of the President of the United States. Claims-taking and research and statistics functions performed by U.S.E.S. for Massachusetts Division of Employment Security.



# CHANGES IN THE MASSACHUSETTS EMPLOYMENT SECURITY LAW DURING THE FISCAL YEAR ENDED JUNE 30, 1946

Major changes in provisions of the Massachusetts Employment Security Law which became effective in the fiscal year ending June 30, 1946, are summarized as follows:

1. The maximum weekly benefit rate for claimants was raised from \$21.00 to \$25.00.
2. The maximum amount of benefit wages for an individual claimant that may be charged against each employer for experience-rating purposes was accordingly raised from \$1,600 to \$1,900.
3. Three new types of reorganization were added to those previously included in the Law permitting the contribution rate of successor employing units to be based upon the records of the predecessor employing units.
4. Unemployment compensation benefits were exempted from the provisions of the State Income Tax Law.
5. The period prior to the birth of a child, during which no waiting period may be served or benefits paid to an individual who has become unavailable for work because of pregnancy, was increased from two weeks to four weeks.
6. Certain requirements governing the payment of benefits under the Employment Security Law to persons upon termination of military or naval service were removed.
7. Provision was made whereby persons who are eligible for readjustment allowances, and who subsequent to their military or naval service have been paid wages of \$150.00 or more in the base period, may elect to file a claim under Chapter 151A, or to file a claim for readjustment allowances under the Servicemen's Readjustment Act of 1944.

Although the following amendments to the Massachusetts Employment Security Law did not become effective until after June 30, 1946, they are of such importance that they are noted here.

1. Unemployment compensation coverage was extended as of July 1, 1946, to include officers and members of the crew of a vessel of more than ten tons engaged in the catching of fish.
2. Under certain conditions, individuals in total unemployment shall be paid for each week of unemployment an additional amount of two dollars for each of his dependent children under age eighteen, except that in no instance shall the total weekly benefits exceed the "weekly wage".

## CHANGES IN EXECUTIVE PERSONNEL

On May 31, 1946, Mr. Joseph J. Leonard retired after serving for ten years as Chief Counsel of the Division of Employment Security. Effective as of June 1, 1946, Mr. Leonard was appointed as Special Assistant Attorney General attached to the Division of Employment Security.

As of June 1, 1946, Mr. John A. Brennan was appointed to be Chief Counsel of the Division of Employment Security.

Three new members were appointed to the State Advisory Council replacing members whose terms had expired. As of September 5, 1945, Mr. Francis J. Carreiro, of Fall River, representing the public, replaced Mr. Henry Cloutier. As of November 14, 1945, Mr. Antonio England, of New Bedford, representing employees, replaced Mr. Daniel J. Goggin. As of April 10, 1946, Mr. Irving E. Rogers, of Lawrence, representing employers, replaced Mr. Alfred E. Rankin.

UNEMPLOYMENT COMPENSATION FUND  
SUMMARY OF TRANSACTIONS FOR THE FISCAL YEAR ENDED JUNE 30, 1946

As indicated in the following summary of transactions for the fiscal year ended June 30, 1946, there was a net decrease of \$9,684,252.85 in the Unemployment Compensation Fund. This was the first time since benefit payments began that the amount in the Fund at the end of the fiscal year was less than at the beginning of the year.

Balance of Fund, July 1, 1945	\$211,905,121.18
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Represented by:

Unemployment Trust Fund in the United States Treasury	\$211,822,508.81
Unemployment Compensation Clearing Account	15,284.87
Benefit Payment Account	67,327.50
	\$211,905,121.18

Receipts, July 1, 1945--June 30, 1946

Employer Contributions (net)	\$21,796,823.21
Employee Contributions (net)	1,968.32
Interest and Penalties (net)	23,829.17
Interest on Investments	4,059,276.20
Total Receipts (net)	\$ 25,881,896.90

Benefits Paid (net)	35,566,149.75
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Net Decrease in Fund	9,684,252.85
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Balance of Fund, June 30, 1946	\$202,220,868.33
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Represented by:

Unemployment Trust Fund in the United States Treasury	\$200,911,785.01
Unemployment Compensation Clearing Account	7,905.57
Benefit Payment Account	1,301,177.75
	\$202,220,868.33



Contributions to the Fund were first receivable in the year 1936. Since that time net receipts from contributions and interest penalties have amounted to \$331,620,905.57. An additional sum of \$21,911,510.58 representing interest earnings credited to the Massachusetts account in the United States Treasury brought total net receipts to \$353,532,416.15. After the payment of benefits amounting to \$148,998,822.25, and the transfer of \$2,312,725.57 to the Railroad Unemployment Insurance Fund in October, 1940, there was a balance in the Fund on June 30, 1946, of \$202,220,868.33.

The amounts credited to the Fund as interest earned are in accordance with advices received from the United States Treasury, and represent the proportionate share of the earnings of the Unemployment Trust Fund carried by the Treasury for all state unemployment compensation agencies, which was allocated to the Massachusetts account. The Social Security Act, Section 904 (e), requires that such items be credited to the accounts of the individual state agencies quarterly on March 31, June 30, September 30, and December 31 of each year. A further amount of interest had therefore accrued for the quarter ending June 30, 1946.

In Table I, total collections and income and total benefit payments are summarized for the years 1936--1939, and for quarterly periods from January 1, 1940--June 30, 1946. The balance in the Fund at the end of each period is also shown in the table.

Chart II shows the growth of the Fund by quarters over the period from January 1, 1940--June 30, 1946. A comparison is also shown of collections and payments in each of the quarters included in that period.

TABLE I  
UNEMPLOYMENT COMPENSATION FUND  
JANUARY 1, 1936 - JUNE 30, 1946

PERIOD	COLLECTIONS				INCOME CREDITED BY U.S. TREASURY	TOTAL COLLECTIONS AND INCOME	BENEFIT PAYMENTS (NET)	NET ADDITION TO FUND	BALANCE IN FUND
	CONTRIBUTIONS		INTEREST & PENALTIES (NET)	TOTAL COLLECTIONS					
	EMPLOYER	EMPLOYEE *							
YEAR 1936	\$ 8,208,951.36	\$ --	\$ 4,794.23	\$ 8,213,745.59	\$ --	\$ 8,213,745.59	\$ --	\$ 8,213,745.59	\$ 8,213,745.59
YEAR 1937	23,337,398.04	9,645,950.99	40,388.20	33,023,737.23	316,870.66	33,340,607.89	--	33,340,607.89	41,554,353.48
YEAR 1938	28,418,078.79	7,506,687.93	27,331.16	35,952,097.88	1,023,409.47	36,975,507.35	27,098,765.00	9,876,742.35	51,431,095.83
YEAR 1939	37,597,499.40	117,135.39	50,984.63	37,765,619.42	1,396,233.89	39,161,853.31	19,650,608.00	19,511,245.31	70,942,341.14
Quarters Ending									
March 31, 1940	10,474,707.61	7,280.16	12,734.97	10,494,722.74	428,231.95	10,922,954.69	6,066,585.00	4,836,369.69	75,778,710.83
June 30, 1940	9,343,430.92	9,149.20	13,154.76	9,365,734.88	462,645.32	9,828,380.20	9,707,197.00	121,183.20	75,899,894.03
Sept. 30, 1940	9,142,710.57	2,535.61	10,326.30	9,155,572.48	478,361.14	9,633,933.62	9,725,394.00	** 91,460.38	75,808,433.65
Dec. 31, 1940	9,347,750.99	6,762.40	12,875.05	9,367,408.44	469,365.61	9,836,794.05	5,631,236.00	***1,892,832.48	77,701,266.13
March 31, 1941	10,092,859.91	2,420.07	11,009.31	10,106,289.29	469,862.19	10,576,151.48	4,999,061.00	5,577,090.48	83,278,356.61
June 30, 1941	11,230,839.50	3,564.95	10,606.87	11,244,811.32	501,158.67	11,745,969.99	4,777,941.00	6,968,028.99	90,246,385.60
Sept. 30, 1941	12,107,481.83	3,965.39	13,963.08	12,125,410.30	546,959.32	12,672,369.62	4,252,273.00	8,420,096.62	98,666,482.22
Dec. 31, 1941	12,458,290.65	4,070.43	17,058.40	12,479,419.48	592,497.71	13,071,917.19	3,452,942.00	9,618,975.19	108,285,457.41
March 31, 1942	12,625,687.83	999.57	9,525.33	12,636,212.83	645,293.39	13,281,506.22	3,652,347.00	9,629,159.22	117,914,618.63
June 30, 1942	7,944,775.34	1,942.59	10,895.63	7,957,613.56	701,511.88	8,659,125.44	3,455,179.00	5,203,946.44	123,118,563.07
Sept. 30, 1942	8,187,746.95	1,517.33	13,798.03	8,203,062.31	746,340.80	8,949,403.11	3,388,844.00	5,560,559.11	128,679,122.18
Dec. 31, 1942	8,491,756.58	161.61	14,139.76	8,506,057.95	707,927.91	9,213,985.86	1,084,732.00	8,129,253.86	136,808,376.04
March 31, 1943	8,573,796.10	191.45	14,286.09	8,588,273.64	741,189.67	9,329,463.31	766,578.00	8,562,885.31	145,371,261.35
June 30, 1943	7,930,753.77	854.43	14,169.91	7,945,778.11	782,595.46	8,728,373.57	489,731.00	8,238,642.57	153,609,903.92
Sept. 30, 1943	8,590,318.78	635.37	14,599.82	8,605,553.97	827,745.69	9,433,299.66	630,748.00	8,802,551.66	162,412,456.58
Dec. 31, 1943	8,061,936.14	691.30	13,966.27	8,076,593.71	748,615.50	8,825,209.21	483,139.00	8,340,070.21	170,754,525.79
March 31, 1944	7,784,298.36	1,810.23	7,631.42	7,793,740.01	783,865.00	8,577,605.01	794,020.00	7,783,585.01	178,538,110.80
June 30, 1944	6,917,233.78	642.46	10,479.57	6,928,355.81	826,947.98	7,755,303.79	656,253.00	7,099,050.79	186,637,161.59
Sept. 30, 1944	6,871,048.40	443.43	9,752.77	6,881,244.60	854,879.54	7,736,124.14	691,858.00	7,044,266.14	192,681,427.73
Dec. 31, 1944	6,430,734.30	330.01	8,317.39	6,439,381.70	901,578.98	7,340,960.68	628,004.00	6,712,956.68	199,394,384.41
March 31, 1945	5,766,982.88	178.95	6,944.45	5,774,106.28	933,406.24	6,707,512.52	673,244.50	6,034,268.02	205,428,652.43
June 30, 1945	5,161,155.56	500.67	6,085.11	5,167,741.34	964,720.41	6,132,461.75	655,993.00	5,476,468.75	211,905,121.18
Sept. 30, 1945	5,143,773.36	692.79	5,548.39	5,150,014.54	1,001,339.64	6,151,354.18	3,282,840.75	3,868,513.43	215,773,634.61
Dec. 31, 1945	5,259,444.07	551.81	6,080.37	5,266,076.25	1,032,911.76	6,298,988.01	9,821,807.00	3,522,818.99	212,250,815.62
March 31, 1946	4,669,178.82	365.60	5,581.70	4,675,126.12	1,022,377.57	5,697,503.69	10,371,170.00	***4,673,666.31	207,577,149.31
June 30, 1946	5,724,426.96	358.12	6,618.71	5,731,403.79	1,002,647.23	6,734,051.02	12,090,332.00	***5,356,280.98	202,220,868.33
TOTALS	\$313,894,847.55	\$17,322,410.34	\$403,647.68	\$331,620,905.57	\$21,911,510.58	\$353,532,416.15	\$148,998,822.25		
						Balance, June 30, 1946		\$202,220,868.33	\$202,220,868.33

\* Employee contributions began January 1, 1937. They were eliminated from the law as of July 1, 1938.

Amounts collected since that date represent contributions with respect to wages earned prior to July 1, 1938.

\*\* Decrease

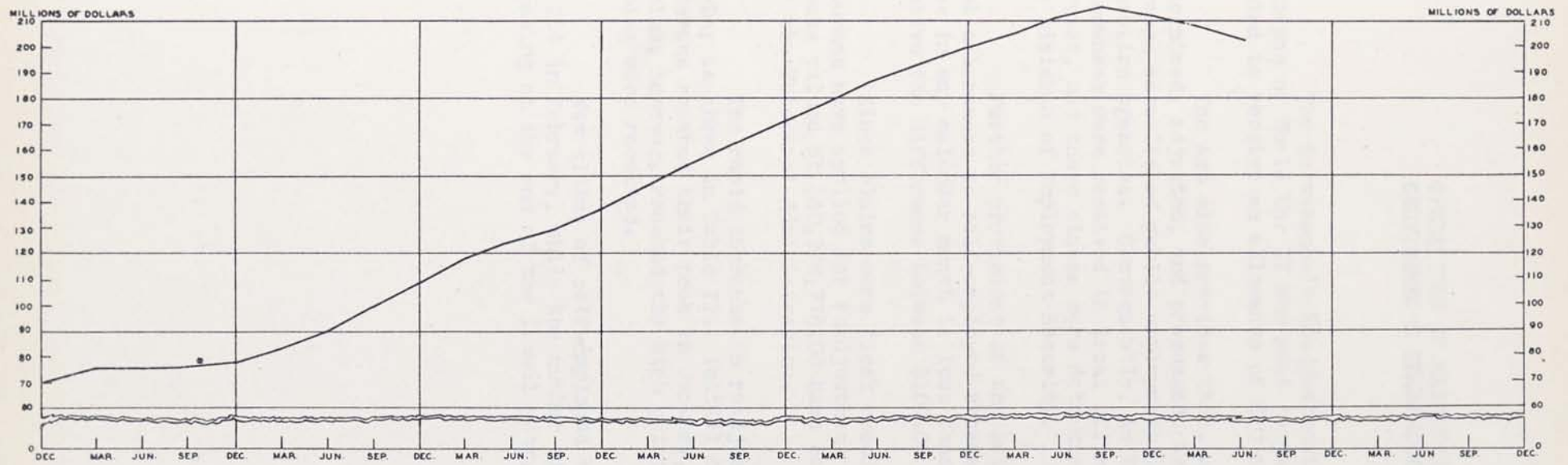
\*\*\* After transfer to Railroad Unemployment Insurance Fund in October 1940 of \$2,312,725.57.



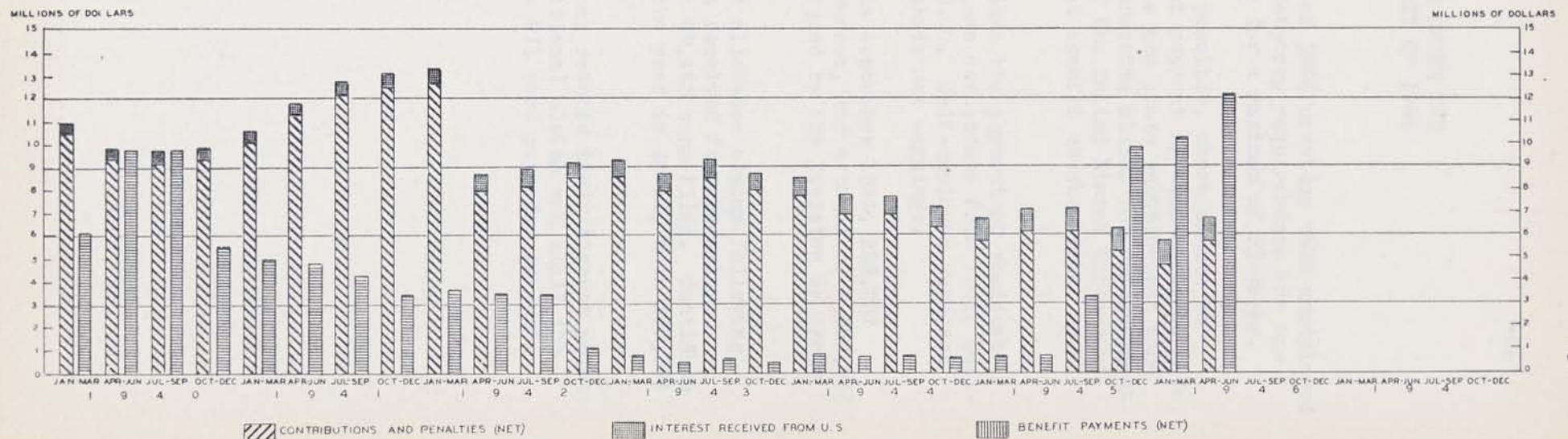
## CONDITION OF UNEMPLOYMENT COMPENSATION FUND, AND TRANSACTIONS AFFECTING THE FUND

JANUARY 1, 1940 - SEPTEMBER 30, 1946, BY QUARTERS

## BALANCE IN UNEMPLOYMENT COMPENSATION FUND



## CONTRIBUTIONS AND PENALTIES, INTEREST FROM U.S., AND BENEFITS



\* DURING OCTOBER 1940, THE SUM OF \$2,312,725.57 WAS TRANSFERRED TO THE RAILROAD UNEMPLOYMENT FUND



## OPERATIONS IN MASSACHUSETTS UNDER THE SERVICEMEN'S READJUSTMENT ACT OF 1944

The Servicemen's Readjustment Act of 1944 provides that unemployed veterans of World War II who meet certain statutory requirements are entitled to receive an allowance of \$20 a week for a maximum of 52 weeks.

The Act also provides that, where possible, these claims be determined, adjusted, and processed, and that payment of allowances be made, through established public employment offices and state unemployment compensation agencies. Consequently, in Massachusetts claims for readjustment allowances were received in local offices of the United States Employment Service, and these claims were determined and benefit checks issued by the Division of Employment Security.

Further provisions of the Act include the payment of readjustment allowances to self-employed veterans whose net income from their business in any calendar month is less than \$100.00. Self-employed veterans receive the difference between \$100.00 and their net earnings.

Since claims were first received in September 1944, 228,237 veterans have applied for readjustment allowances, and a total of 2,056,892 checks valued at \$40,978,778.00 have been issued by the Division as agent for the Veterans' Administration.

The rapid increase in readjustment allowance claims following VJ-Day is shown in Table II. Initial claims received from unemployed veterans reached their peak in January, when 49,463 were filed. Continued claims, however, reached the high point of the year in April, when 363,384 claims were received.

New claims of self-employed veterans reached their highest point of 254 in February, while the number of additional claims was still increasing at the end of the fiscal year, when 971 were recorded in June.

TABLE II

CLAIMS FOR READJUSTMENT ALLOWANCES  
BY TYPE, BY MONTH

JULY 1, 1945, THROUGH JUNE 30, 1946

	Unemployed Veterans		Self-Employed Veterans	
	Initial Claims	Continued Claims	New Claims	Additional Claims
Total for Year	274,380	2,027,825	1,203	3,490
July	1,608	5,626	4	18
August	3,577	6,934	6	20
September	5,310	14,036	8	21
October	11,877	33,595	10	30
November	19,436	57,918	33	26
December	25,874	107,745	106	54
January	49,463	198,766	179	135
February	40,966	268,072	254	261
March	34,900	325,570	186	492
April	28,299	363,384	144	635
May	27,881	338,714	140	827
June	25,189	307,465	133	971

CLAIMS FOR READJUSTMENT ALLOWANCES  
BY TYPE, BY OFFICE

July 1, 1945 - June 30, 1946

Office	Unemployed Veterans				Self-Employed Veterans			
	Initial Claims		Continued Claims		First Continued Claims		All Continued Claims	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
Totals--All Offices	274,380	100.0	2,027,825	100.0	1,203	100.0	4,693	100.0
District 1								
Springfield	17,877	6.5	139,527	6.9	68	5.7	257	5.5
Northampton	2,798	1.0	20,781	1.0	13	1.1	38	.8
Greenfield	1,822	.7	13,469	.7	31	2.6	116	2.5
North Adams	1,810	.7	12,316	.6	4	.3	15	.3
Pittsfield	3,756	1.4	22,094	1.1	26	2.2	107	2.3
Holyoke	4,947	1.8	39,268	1.9	10	.8	43	.9
Athol	588	.2	2,721	.1	18	1.5	52	1.1
District 2								
Worcester	14,852	5.4	116,506	5.7	65	5.4	227	4.8
Milford	3,313	1.2	19,081	.9	10	.8	53	1.1
Webster	1,900	.7	11,054	.6	5	.4	17	.4
Fitchburg	7,500	2.7	51,255	2.5	25	2.1	72	1.5
Framingham	2,794	1.0	16,609	.8	6	.5	36	.8
Marlborough	3,285	1.2	24,193	1.2	2	.2	10	.2
District 3								
Lynn	8,522	3.1	70,646	3.5	41	3.4	177	3.8
Lowell	11,095	4.0	90,192	4.5	22	1.8	159	3.4
Lawrence	11,160	4.1	64,641	3.2	36	3.0	180	3.8
Haverhill	4,155	1.5	26,166	1.3	31	2.6	126	2.7
Newburyport	3,211	1.2	25,997	1.3	10	.8	66	1.4
Gloucester	1,318	.5	9,298	.5	39	3.2	115	2.5
Salem	6,731	2.4	46,055	2.3	47	3.9	184	3.9
District 4								
Boston	59,874	21.8	425,157	21.0	267	22.2	956	20.4
Chelsea	6,028	2.2	51,034	2.5	33	2.7	119	2.5
Cambridge	10,084	3.7	73,631	3.6	26	2.2	104	2.2
Malden	10,781	3.9	82,070	4.1	23	1.9	100	2.1
Medford	5,983	2.2	46,908	2.3	13	1.1	50	1.1
Somerville	7,515	2.7	58,316	2.9	3	.3	25	.5
Newton	7,031	2.6	53,388	2.6	22	1.8	105	2.2
Woburn	3,973	1.4	28,803	1.4	34	2.8	166	3.5
Waltham	4,601	1.7	32,068	1.6	10	.8	44	.9
Quincy	8,044	2.9	60,511	3.0	37	3.1	137	2.9
District 5								
Taunton	3,584	1.3	26,859	1.3	15	1.2	70	1.5
Brockton	9,786	3.6	75,415	3.7	38	3.2	139	3.0
Norwood	1,433	.5	8,478	.4	26	2.2	92	2.0
Fall River	10,026	3.7	85,641	4.2	28	2.3	97	2.1
Attleboro	1,245	.5	7,193	.4	26	2.2	72	1.5
New Bedford	10,626	3.9	83,757	4.1	90	7.5	355	7.6
Plymouth*	332	.1	5,927	.3	3	.2	12	.3

\* Plymouth office began operations March 25, 1946. Activities of Plymouth office previously reported with New Bedford.



TABLE IV  
READJUSTMENT ALLOWANCE PAYMENTS BY OFFICE  
JULY 1, 1945 - JUNE 30, 1946

OFFICE	ALL PAYMENTS			TOTAL PAYMENTS			PARTIAL PAYMENTS			
	NO. OF CHECKS	TOTAL AMOUNT	% OF TOTAL AMOUNT	NO. OF CHECKS	TOTAL AMOUNT	% OF TOTAL AMOUNT	NO. OF CHECKS	TOTAL AMOUNT	% OF TOTAL AMOUNT	AVERAGE CHECK
STATE TOTALS	2,017, 105	\$40, 190, 954	100.0	1,991, 495	\$39, 829, 792	100.0	25, 610	\$361, 162	100.0	\$ 14. 10
DISTRICT I										
Springfield	141, 292	2, 821, 849	7.0	140, 491	2, 809, 801	7.1	801	12, 048	3.3	15.04
Northampton	23, 221	463, 146	1.2	22, 993	459, 860	1.2	228	3, 286	.9	14.41
Greenfield	11, 076	220, 986	.5	10, 973	219, 460	.6	103	1, 526	.4	14.82
North Adams	12, 938	256, 909	.6	12, 698	253, 960	.6	240	2, 949	.8	12.29
Pittsfield	24, 505	488, 027	1.2	24, 146	482, 920	1.2	359	5, 107	1.4	14.23
Holyoke	38, 137	760, 572	1.9	37, 846	756, 920	1.9	291	3, 652	1.0	12.55
Athol	2, 460	48, 578	.1	2, 320	46, 400	.1	140	2, 178	.6	15.56
DISTRICT II										
Worcester	119, 521	2, 383, 803	5.9	118, 597	2, 371, 930	6.0	924	11, 873	3.3	12.85
Milford	20, 959	416, 731	1.0	20, 597	411, 940	1.0	362	4, 791	1.3	13.23
Webster	10, 157	201, 796	.5	9, 911	198, 220	.5	246	3, 576	1.0	14.54
Fitchburg	50, 803	1, 011, 941	2.5	50, 154	1, 003, 041	2.5	649	8, 900	2.5	13.71
Framlingham	16, 533	329, 393	.8	16, 331	326, 620	.8	202	2, 773	.8	13.73
Marlborough	24, 115	480, 128	1.2	23, 765	475, 300	1.2	350	4, 828	1.3	13.79
DISTRICT III										
Lynn	71, 075	1, 417, 369	3.5	70, 185	1, 403, 700	3.5	890	13, 669	3.8	15.36
Lowell	83, 501	1, 664, 225	4.1	82, 606	1, 652, 120	4.2	895	12, 105	3.4	13.53
Lawrence	67, 623	1, 337, 849	3.3	65, 525	1, 310, 473	3.3	2, 098	27, 376	7.6	13.05
Haverhill	23, 568	465, 634	1.2	22, 710	454, 200	1.1	858	11, 434	3.2	13.33
Newburyport	26, 327	523, 412	1.3	25, 833	516, 660	1.3	494	6, 752	1.9	13.67
Gloucester	11, 622	231, 498	.6	11, 479	229, 565	.6	143	1, 933	.5	13.52
Salem	47, 444	942, 983	2.3	46, 321	926, 420	2.3	1, 123	16, 563	4.6	14.75
DISTRICT IV										
Boston	426, 517	8, 507, 150	21.2	422, 028	8, 440, 640	21.2	4, 489	66, 510	18.4	14.82
Chelsea	46, 398	925, 708	2.3	45, 928	918, 543	2.3	470	7, 165	2.0	15.24
Cambridge	72, 133	1, 451, 521	3.6	71, 909	1, 438, 167	3.6	844	13, 354	3.7	15.82
Malden	82, 139	1, 637, 685	4.1	81, 240	1, 624, 800	4.1	899	12, 885	3.6	14.33
Medford	45, 803	909, 372	2.3	44, 737	894, 722	2.2	1, 066	14, 650	4.1	13.74
Somerville	56, 508	1, 124, 805	2.8	55, 762	1, 115, 240	2.8	746	9, 565	2.6	12.82
Newton	53, 851	1, 075, 625	2.7	53, 599	1, 071, 980	2.7	252	3, 645	1.0	14.46
Woburn	28, 496	562, 561	1.4	28, 336	566, 720	1.4	160	1, 841	.5	11.51
Waltham	29, 680	590, 511	1.5	29, 055	581, 087	1.5	625	9, 424	2.6	15.08
Quincy	60, 966	1, 217, 308	3.0	60, 666	1, 213, 320	3.0	300	3, 988	1.1	13.29
DISTRICT V										
Taunton	23, 321	463, 424	1.2	22, 889	457, 780	1.2	432	5, 644	1.6	13.06
Brockton	74, 089	1, 476, 229	3.7	73, 183	1, 463, 646	3.7	906	12, 583	3.5	13.89
Norwood	16, 178	321, 778	.8	15, 905	318, 100	.8	273	3, 678	1.0	13.47
Fall River	75, 816	1, 509, 693	3.8	74, 562	1, 491, 240	3.7	1, 254	18, 453	5.1	14.72
Attleboro	13, 978	278, 042	.7	13, 793	275, 860	.6	185	2, 182	.6	11.79
New Bedford	78, 777	1, 568, 046	3.9	77, 516	1, 550, 317	3.9	1, 261	17, 729	4.9	14.06
Plymouth*	1, 103	21, 900	.1	1, 093	21, 860	.1	10	40	..	4.00
INTERSTATE	3, 855	76, 767	.2	3, 813	76, 260	.2	42	507	.1	12.07

\* Plymouth office began operations March 25, 1946. Activities of Plymouth office previously reported with New Bedford.

\*\* Less than .05.

# EMPLOYMENT AND WAGES IN ESTABLISHMENTS COVERED BY THE MASSACHUSETTS EMPLOYMENT SECURITY LAW

Employment in the first eight months of 1945 followed the gradual downward trend noted in 1943 and 1944. VJ-Day brought temporary layoffs which caused September employment to drop sharply to approximately the same level as in the middle of 1941. Recovery was prompt, however, and employment in December was higher than in July by more than 13,000. Employment continued to rise in the first six months of 1946, and it was estimated that the June total was somewhat more than 1,400,000 or nearly on a level with the war-time peak of 1,420,200 which was reached in June 1943.

With the lifting of war-time controls, employment in establishments which had long been restricted as "less essential" to the war effort showed substantial increases from month to month as they absorbed workers displaced by the war industries, and as veterans were demobilized and returned to their former jobs.

Wages aggregating \$2,878,820,500 in the calendar year 1945, were paid to workers in establishments covered by the Massachusetts Employment Security Law. While this amount was slightly less (.8%) than wages in the preceding year, the decrease was wholly in the latter half of the year, and was due to unemployment and loss of "overtime" following VJ-Day. It was estimated, however, that with expanding employment and increased rates of pay, wages in the first half of 1946 exceeded wages in the first half of 1945 by approximately 3%.

Chart III shows the trends in monthly employment and quarterly pay rolls. Since figures on employment and wages included in this report are based on data appearing in Employers' Quarterly Wage and Contribution Reports filed with this Department, they do not include figures from Government establishments such as the Boston Navy Yard, the Watertown Arsenal, and the Springfield Armory, where employment and wages showed drastic reductions in 1945. (In connection with the chart, it should be noted that the large increases in pay rolls in the December quarter in each year include bonuses and other compensation paid in that quarter but actually applicable to services rendered throughout the year. It should be noted also that, as of January 1, 1943, coverage was extended to include employers of one or more. From 1939 through 1942, coverage was limited to employers of four or more.)

Tables V and VI show, by industry divisions and certain major industry groups, employment and wages for approximately 80,000 employing units subject to the Massachusetts Employment Security Law in the year 1945. Analysis of these tables indicates the following facts:

1. Employment in manufacturing decreased by nearly 80,000, from 773,038 in December 1944 to 693,116 in December 1945. All other industry divisions showed increases over this period. Employment in trade was up by 25,000 (8%), service was up by nearly 7,700 (8%), and construction was up by 11,500 (37%).



2. Workers in manufacturing industries received \$1,743,882,300 in the year 1945 as compared with \$1,870,491,700 in 1944. The decrease was due to unemployment and loss of "overtime" following VJ-Day. Pay rolls in the other industry divisions were greater in 1945 than in 1944.
3. Textile-mill workers continued to represent the largest major industry group and comprised 9.4% of all covered workers in December 1945. The annual pay roll of these workers increased by more than \$3,000,000 over the prior calendar year and aggregated \$241,799,500 or 8.4% of the total pay roll of all covered workers in 1945.
4. The greatest gain in employment in manufacturing occurred in the shoe and leather industry. Some 68,793 workers were employed in this group in December 1945, as compared with 61,628 in December 1944.
5. The greatest decreases in employment were noted in the manufacture of transportation equipment (including ship-building), and in the manufacture of electrical machinery. Employment in the latter group dropped from 115,505 in December 1944 to 81,763 in December 1945. Peak employment (118,316) was reached in July 1944. Employment in the former group dropped from 57,861 in December 1944 to 26,257 in December 1945. The peak of 87,339 was reached in June 1943.

While complete data on employment and wages for the first six months of 1946 are not yet available, estimates based on approximately 90% of complete data indicate the following:

1. Overall employment gained more than 75,000 workers in the first six months of 1946, while wages in the three months ending June 30, 1946, exceeded wages in the first three months of 1946 by more than \$70,000,000.
2. Employment in manufacturing industries reached its lowest point (678,000) in February. In June about 735,000 workers were engaged in manufacturing.
3. Some 10.0% of all covered workers in June were employed in the manufacture of textile-mill products, while 5.6% were engaged in the manufacture of machinery (other than electrical) and 5.3% in the manufacture of shoes and leather.

The following tabulation shows the changes in distribution of employment by industry divisions, between the war-time peak of June, 1943, and June, 1946.

Number of Workers Employed in Establishments Covered by the Massachusetts Employment Security Law					
	All Industries	Manufac- turing	Trade	Service	Construc- tion
June 1943	1,420,200	845,284	293,166	96,131	40,043
June 1944	1,375,303	802,615	296,843	98,766	32,578
June 1945	1,339,397	755,778	301,347	101,554	35,737
June 1946	1,402,800*	734,500*	330,700*	116,121*	54,300*

\* Estimated



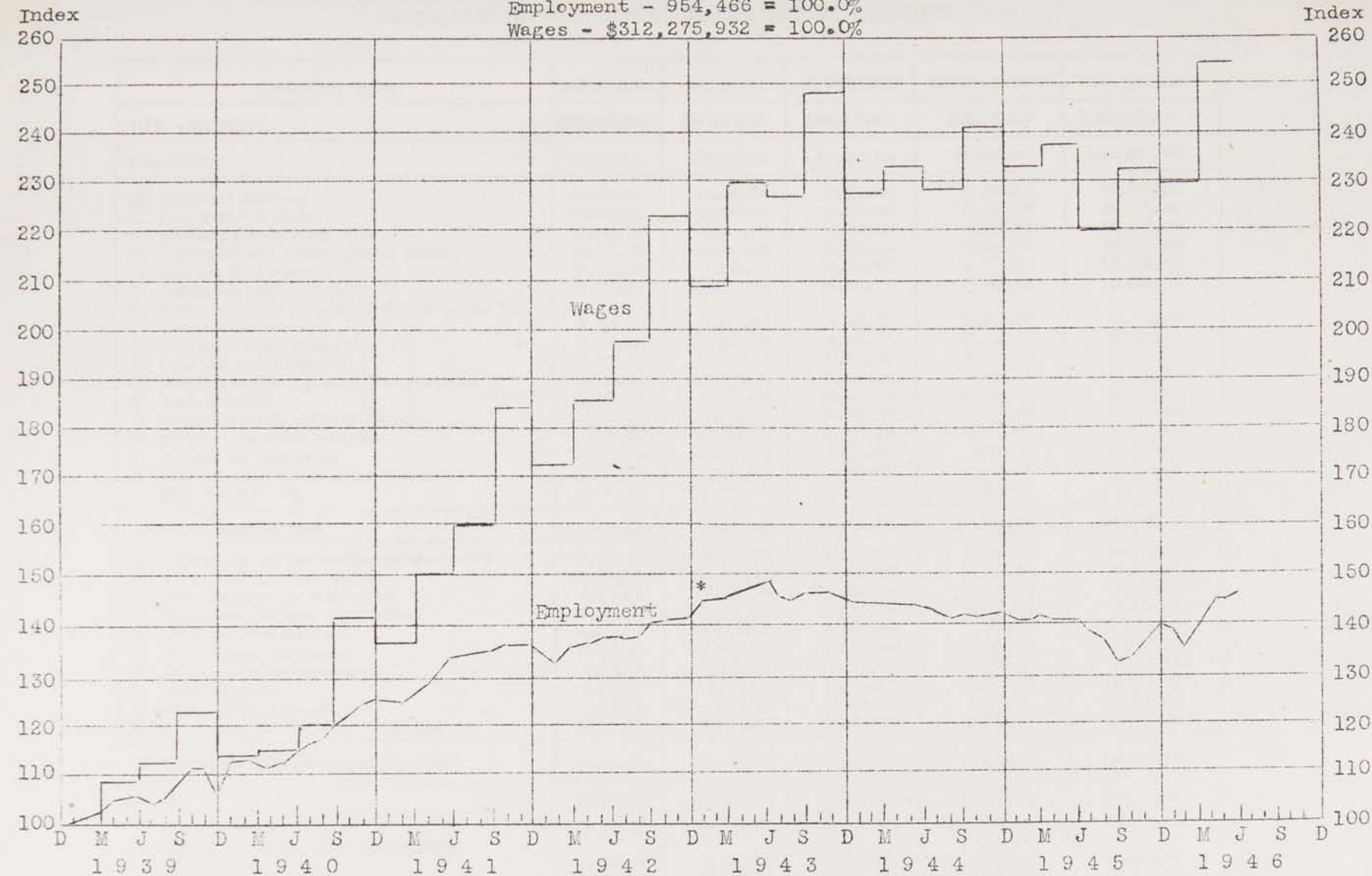
CHART III - INDEXES--WAGES AND EMPLOYMENT--ALL INDUSTRIES  
January 1, 1939 - June 30, 1946

Based on Quarterly Contribution Reports of Employers

Subject to the Massachusetts Employment Security Law

Employment - 954,466 = 100.0%

Wages - \$312,275,932 = 100.0%



\* Increase in January 1943 accounted for by extension of coverage to employers of 1 or more. Estimated number of workers affected ~~60,000~~.

TABLE V

WAGES PAID DURING THE YEAR 1945 - TO COVERED EMPLOYEES  
IN ESTABLISHMENTS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW  
CLASSIFIED BY INDUSTRIAL GROUPS AND BY QUARTERS

INDUSTRIAL GROUPS	JANUARY-MARCH	APRIL-JUNE	JULY-SEPTEMBER	OCTOBER-DECEMBER	TOTAL FOR YEAR
TOTAL - ALL GROUPS	\$725,596,100	\$741,100,900	\$686,111,400	\$726,010,100	\$2,878,820,500
MANUFACTURING	463,293,600	469,556,800	408,202,100	402,829,800	1,743,882,300
36 Electrical Machinery	68,763,200	71,438,500	57,373,800	47,480,400	245,055,900
22 Textile-Mill Products	59,473,500	63,863,100	55,686,800	62,774,100	241,799,500
37 Machinery (except electrical)	48,449,100	48,981,300	44,544,000	46,254,000	188,234,400
34 Transportation Equipment (except automobiles)	49,275,500	44,782,700	34,294,000	18,650,700	147,002,900
33 Iron and Steel Products	38,432,000	37,491,700	29,936,900	30,535,900	136,396,500
31 Leather and Leather Products	31,913,500	33,933,200	31,175,100	35,367,300	132,389,100
23 Apparel and Other Finished Products Made from Fabrics and Similar Materials	22,231,900	22,863,300	20,086,100	21,453,800	86,635,100
20 Food and Kindred Products	18,978,000	19,446,000	19,976,000	21,722,300	80,122,300
26 Paper and Allied Products	16,885,700	17,043,100	17,035,600	19,157,200	70,121,600
27 Printing, Publishing, and Allied Industries	15,159,600	15,193,700	15,539,400	18,386,700	64,279,400
30 Rubber Products	15,710,300	15,773,400	14,427,200	14,219,800	60,130,700
35 Nonferrous Metals and Their Products	12,157,300	12,573,400	10,958,200	13,353,400	49,042,300
28 Chemicals and Allied Products	11,587,300	11,782,600	11,871,400	12,262,600	47,503,900
19 Ordnance and Accessories	16,779,400	15,842,700	8,113,600	1,184,400	41,920,100
25 Furniture and Finished Lumber Products	7,364,400	7,677,600	7,286,000	9,218,200	31,546,200
Other Manufacturing	30,132,900	30,862,500	29,898,000	30,809,000	121,702,400
WHOLESALE AND RETAIL TRADE	130,809,200	132,442,300	134,632,900	165,073,500	562,957,900
50 Full-Service and Limited-Function Wholesalers	25,504,000	26,569,900	26,794,300	35,985,100	114,852,300
51 Wholesale Distributors (other)	18,286,300	18,419,900	18,428,600	23,676,700	78,811,500
52 Other Wholesale and Retail Trade	4,806,900	4,922,200	4,908,200	6,324,900	20,962,200
54 Retail Food (includes liquor stores)	20,283,700	20,706,300	21,534,100	23,655,200	86,179,300
58 Eating and Drinking Places	15,690,100	16,590,500	17,466,700	18,362,800	68,110,100
53 Retail General Merchandise	14,210,900	13,879,600	13,460,600	16,527,100	58,078,200
56 Retail Apparel and Accessories	9,389,500	9,209,200	9,013,500	11,959,500	39,571,700
55 Retail Automotive	4,343,000	4,367,200	4,622,600	6,201,600	19,534,400
59 Retail Filling Stations	1,104,500	1,124,700	1,221,300	1,599,800	5,050,300
57 Retail Trade Not Elsewhere Classified	17,190,300	16,653,600	17,183,000	20,780,200	71,807,100
TRANSPORTATION, COMMUNICATION, AND UTILITIES	43,846,700	45,087,700	45,195,100	46,967,000	185,096,500
SERVICE	35,215,000	37,424,600	39,582,100	42,230,100	154,452,000
72 Personal Services	9,736,600	10,397,200	10,328,700	11,091,500	41,554,000
70 Hotels, Rooming Houses, Camps, and Other Lodging Places	4,144,100	4,410,000	5,558,700	4,895,900	19,008,700
Other Services	21,334,300	22,617,600	23,694,700	26,242,300	93,888,900
FINANCE, INSURANCE, AND REAL ESTATE	32,594,200	33,346,700	33,062,500	38,357,000	137,360,400
CONSTRUCTION	18,273,400	21,238,900	23,254,600	26,221,500	89,000,600
ALL OTHERS	1,566,000	2,003,700	2,181,900	2,331,200	8,082,800



TABLE VI

EMPLOYMENT DURING THE YEAR 1945 IN ESTABLISHMENTS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW  
CLASSIFIED BY INDUSTRIAL GROUPS AND BY MONTHS 1/

INDUSTRIAL GROUPS	DECEMBER 1944 2/	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
TOTAL - ALL GROUPS	1,353,296	1,341,376	1,338,878	1,350,797	1,341,740	1,338,469	1,339,397	1,315,934	1,301,042	1,264,438	1,270,385	1,294,714	1,329,266
MANUFACTURING	773,038	778,929	778,984	778,771	770,648	763,932	755,778	737,009	721,580	672,156	671,164	681,129	693,116
22 Textile-Mill Products	120,032	120,756	120,503	119,832	118,614	117,744	117,214	113,466	113,250	115,596	117,588	121,470	124,614
36 Electrical Machinery	115,505	115,980	116,345	115,727	115,372	114,165	113,200	109,105	106,306	83,235	82,247	89,414	81,763
37 Machinery (except electrical)	68,548	70,701	70,427	70,330	70,366	69,370	68,531	69,381	69,055	64,583	64,592	66,162	67,735
34 Transportation Equipment (except automobiles)	57,861	56,550	55,747	54,903	53,458	50,699	46,544	45,241	38,125	30,212	26,778	26,258	26,257
33 Iron and Steel and Their Products	55,018	57,051	56,994	56,722	54,394	54,181	53,166	48,692	47,098	43,709	44,173	44,832	46,397
31 Leather and Leather Products	61,628	62,861	63,141	63,726	63,674	63,682	64,021	62,469	63,472	63,210	64,342	67,048	68,798
23 Apparel and Other Finished Products Made from Fabrics and Similar Materials	49,205	49,803	50,166	50,564	49,936	50,024	50,323	47,647	48,630	46,451	45,480	45,276	44,746
20 Food and Kindred Products	36,053	36,321	36,204	36,494	36,207	36,201	36,104	35,761	36,332	36,336	36,608	37,305	37,486
26 Paper and Allied Products	30,887	30,801	30,605	30,645	30,269	30,135	30,176	30,407	30,584	31,001	31,665	32,037	32,565
27 Printing, Publishing and Allied Industries	26,728	26,933	26,883	26,944	26,754	26,833	26,963	26,797	27,043	27,883	28,505	28,803	29,188
30 Rubber Products	26,191	26,641	26,565	26,533	26,145	25,881	25,437	25,304	23,980	22,683	22,881	23,410	23,764
35 Nonferrous Metals and Their Products	20,650	19,147	19,371	19,352	19,538	19,655	19,481	19,936	19,717	18,773	20,841	21,462	21,940
28 Chemicals and Allied Products	17,337	17,549	17,503	17,674	17,703	17,734	17,733	17,607	17,461	17,415	17,650	17,622	17,622
19 Ordnance and Accessories	22,262	22,100	22,340	22,379	21,412	20,880	20,150	13,666	11,778	6,420	1,938	1,736	1,497
25 Furniture and Finished Lumber Products Other Manufacturing	13,672	13,728	13,788	14,082	13,934	13,949	14,033	14,170	14,253	14,428	15,337	15,711	16,124
	51,461	52,007	52,402	52,864	52,872	52,799	52,702	56,340	54,258	50,173	50,294	51,475	52,620
WHOLESALE AND RETAIL TRADE	312,524	294,883	293,111	301,283	296,121	298,418	301,347	294,435	295,121	304,655	307,966	316,180	327,758
50 Full-Service and Limited-Function	40,231	40,914	41,081	42,039	41,689	41,885	42,593	42,017	42,263	42,191	43,409	44,677	45,692
51 Wholesale Distributors (other)	23,340	23,880	23,771	23,855	23,902	23,944	24,103	23,996	24,159	24,666	25,269	26,074	27,085
52 Other Wholesale and Retail Trade	9,028	8,848	8,806	8,906	8,701	8,785	8,946	9,001	9,033	9,335	9,551	9,792	10,084
54 Retail Food (includes liquor stores)	52,832	53,220	52,883	52,669	51,951	51,726	52,155	50,511	50,460	51,646	52,028	52,878	53,705
58 Eating and Drinking Places	50,301	49,601	49,858	51,017	52,406	53,863	55,695	55,433	55,326	56,053	54,027	53,638	53,578
53 Retail General Merchandise	57,525	42,791	41,596	44,756	42,226	42,846	41,743	39,637	39,347	42,060	49,617	48,117	59,062
56 Retail Apparel and Accessories	25,591	22,262	21,773	24,883	23,213	23,209	23,180	21,428	23,588	23,804	24,773	26,972	26,972
55 Retail Automotive	7,851	7,858	7,806	7,955	7,999	8,042	8,183	8,228	8,535	9,117	9,465	9,996	10,495
59 Filling Stations, Garages and Automobile Repair Service	3,158	3,277	3,291	3,345	3,287	3,344	3,469	3,358	3,445	3,719	3,908	4,100	4,228
57 Retail Trade Not Elsewhere Classified	42,667	42,232	42,246	41,858	40,747	40,774	41,280	40,760	41,085	42,280	42,890	44,133	46,857
TRANSPORTATION, COMMUNICATION AND UTILITIES	76,901	79,498	77,858	78,346	78,864	77,681	77,390	78,242	78,137	78,540	80,411	81,846	84,623
SERVICE	93,918	93,453	93,390	95,382	96,457	97,599	101,554	102,288	100,822	102,427	100,932	101,455	101,610
72 Personal Services	27,272	27,438	27,367	28,309	28,885	29,013	29,746	28,893	28,697	29,483	29,425	29,301	29,529
70 Hotels, Rooming Houses, Camps and Other Lodging Places	13,032	12,586	12,570	12,824	12,781	13,513	15,193	17,248	17,065	16,146	14,223	13,732	13,834
Other Service	53,614	53,429	53,453	54,249	54,771	55,073	56,615	56,147	55,060	56,798	57,284	58,346	58,247
FINANCE, INSURANCE AND REAL ESTATE	62,219	61,385	61,297	61,589	61,616	61,832	62,629	62,020	62,011	61,834	62,916	63,670	64,646
CONSTRUCTION	31,310	29,769	30,667	31,338	33,077	34,128	35,737	37,181	38,711	40,156	42,205	43,709	42,842
ALL OTHERS	3,386	3,459	3,571	4,088	4,957	4,879	4,962	4,759	4,660	4,670	4,789	4,721	4,671

1/ The number of employees represents the total reported by the respective employers on their contribution reports for the year 1945, comprising all individuals on the pay roll for the period ending nearest the 15th of the month, plus individuals on the first semi-monthly pay roll, plus individuals employed on a monthly basis.

2/ The figures for December 1944 are included for comparative purposes and show the industry distribution by the revised codes used in 1945, instead of the industry codes in the table appearing in the annual report for the fiscal year ending June 30, 1945.



## CLAIMS FOR UNEMPLOYMENT BENEFITS

The fiscal year ending June 30, 1946, was marked by a tremendous increase in claim loads resulting from unemployment following VJ-Day, when initial claims rose from 10,904 in July to 53,794 in August. In September, however, they dropped to 36,218, and for the rest of the benefit year averaged 26,032 per month. Continued claims increased from 34,150 in July to 56,128 in August. The highest point, however, was not reached until May, 1946, when 254,822 continued claims were received.

The following summary shows the number of initial and continued claims received in the current fiscal year compared with the number of claims received in the corresponding twelve-months' periods ending June 30, 1944, and June 30, 1945. It is seen that the greatest increases were in the number of new claims and in the number of continued claims for total unemployment. The ratio of continued to initial claims also increased sharply, reflecting the decrease in job opportunities following VJ-Day.

	July 1, 1943- June 30, 1944	July 1, 1944- June 30, 1945	July 1, 1945- June 30, 1946	% of Increase in Year Ending June 30, 1946
Total Initial Claims*	74,346	80,169	356,851	345.1
New Claims	46,244	49,478	271,479	448.7
Additional Claims	25,167	28,593	70,947	148.1
Interstate Claims	2,935	2,098	14,425	587.6
Total Continued Claims*	247,104	226,233	2,227,465	884.6
Total Unemployment	198,594	186,669	2,034,487	989.9
Partial and Part-				
Total Unemployment	34,707	30,382	93,218	206.8
Interstate Claims	13,803	9,182	99,760	986.5
Ratio of Continued Claims to Initial Claims	3.3	2.8	6.2	

\* An initial claim is a claim which declares the claimant's entrance into an unemployed status. There are three kinds of initial claims—

New claims, received from individuals filing a claim for the first time in the current benefit year; additional claims, received from individuals who have already filed one or more claims in the current benefit year; and interstate claims, taken as agent and forwarded by the local offices to the respective liable states.

Continued claims are taken following the completion of each week of unemployment.

Claims for unemployment benefits may result from total unemployment or from partial or part-total unemployment.

TABLE VII

INITIAL CLAIMS RECEIVED  
FISCAL YEARS ENDING  
JUNE 30, 1946 AND JUNE 30, 1945  
BY OFFICES

Office Where Claim was Filed	July 1, 1945 June 30, 1946		July 1, 1944 June 30, 1945		INCREASE IN YEAR ENDING JUNE 30, 1946	
	Number	% of Total	Number	% of Total	Number	%
TOTALS--ALL OFFICES	356,851	100.0	80,169	100.0	276,682	345.1
<u>District 1</u>						
Springfield	32,343	9.1	2,324	2.9	30,019	1291.7
Northampton	2,250	.6	165	.2	2,085	1263.6
Greenfield	1,963	.6	302	.4	1,661	550.0
North Adams	3,318	.9	759	1.0	2,559	337.2
Pittsfield	5,513	1.5	473	.6	5,040	1065.5
Holyoke	6,964	2.0	814	1.0	6,150	755.5
Athol	737	.2	69	.1	668	968.1
<u>District 2</u>						
Worcester	23,741	6.7	2,877	3.6	20,864	725.2
Milford	4,479	1.3	1,381	1.7	3,098	224.3
Webster	3,451	1.0	715	.9	2,736	382.7
Fitchburg	7,534	2.1	686	.9	6,848	998.3
Framingham	2,277	.6	339	.4	1,938	571.7
Marlborough	4,181	1.2	1,784	2.2	2,397	134.4
<u>District 3</u>						
Lynn	13,674	3.8	3,390	4.2	10,284	303.4
Lowell	14,364	4.0	3,186	4.0	11,178	350.8
Lawrence	36,639	10.3	32,046	40.0	4,593	14.3
Haverhill	8,902	2.5	2,919	3.6	5,983	205.0
Newburyport	3,835	1.1	923	1.2	2,912	325.5
Gloucester*	2,152	.6	* 4	**	)	)
Salem	6,472	1.8	642	.8	7,978	1235.0
<u>District 4</u>						
Boston	60,263	16.9	10,707	13.4	49,556	462.8
Chelsea	5,786	1.6	1,077	1.3	4,709	437.2
Cambridge	9,450	2.6	901	1.1	8,549	948.8
Malden	9,967	2.8	911	1.1	9,056	994.1
Medford	3,814	1.1	598	.8	3,216	537.8
Somerville	5,721	1.6	652	.8	5,069	777.5
Newton	6,419	1.8	516	.6	5,903	1144.0
Woburn	3,557	1.0	181	.2	3,376	1865.2
Waltham	6,765	1.9	203	.3	6,562	3232.5
Quincy	11,910	3.3	829	1.0	11,081	1336.7
<u>District 5</u>						
Taunton	3,369	.9	333	.4	3,036	911.7
Brockton	18,905	5.3	3,326	4.1	15,579	468.4
Norwood	1,799	.5	173	.2	1,626	939.9
Fall River	12,095	3.4	1,844	2.3	10,251	555.9
Attleboro	1,567	.4	220	.3	1,347	612.3
New Bedford	9,842	2.8	1,900 )	2.4 )	8,775 )	461.8 )
Plymouth#	833	.2	--- )	--- )	)	)

\* Gloucester office began operations May 1, 1945. Activities of Gloucester office previously reported with Salem. \*\* Less than .05. # Plymouth office began operations March 25, 1946. Activities of Plymouth office previously reported with New Bedford.



Chart IV shows weekly variations in the initial claim load. The peaks in April mark the beginning of each new benefit year, while the abrupt rise in the week ending August 22, 1946, marks the end of active hostilities.

Table VII shows the number of initial claims and the per cent of the state total received in each local office in the fiscal years ending June 30, 1946 and June 30, 1945. Increases were general--the smallest percentage increase being 14.3% in Lawrence, where because of "staggered" employment the claim load in the preceding year was very large, representing 40% of the state total. Offices where the claim load in the year ending June 30, 1946, was more than ten times as large as the claim load in the preceding fiscal year included Springfield, Northampton, Pittsfield, Athol, Fitchburg, Salem, Cambridge, Malden, Newton, Woburn, Waltham, Norwood, Quincy, and Taunton.

Table VIII shows the types of claims received in each local office, the per cent of the state total, and the ratio of continued to initial claims. Springfield and Worcester reported relatively high proportions of new claims in the current fiscal year. As in former years, due to "staggered" employment in textile mills, Lawrence accounted for the largest number of additional claims. The proportion of the state total received in this office, however, dropped to 29.9% from 62.5% in the preceding fiscal year. Nearly a quarter of all interstate claims were received in Fall River. Many residents of Fall River had worked in Rhode Island but filed their claims in the Fall River office.

Some 88% of claimants served a waiting period in the current fiscal year, while a total of 1,988,520 compensable claims were received. Approximately 6.2 continued claims were received for each initial claim. This ratio varied from 3.0 in Lawrence to 10.5 in Plymouth and 8.8 in Greenfield. In Lawrence "staggered" employment resulted in many short periods of unemployment.

Tables VIIIA and VIIIB show for men and for women the types of claims received in each local office and in the state. State totals indicate that men filed 50.6% of both initial and continued claims. Women, however, filed the greater number (57.9%) of additional claims, indicating their greater susceptibility to intermittent unemployment.

The sex distribution showed considerable variation among offices. In the case of new claims, men represented 60 to 68% of the total in Quincy, Pittsfield, and Boston. On the other hand, men represented less than 44% of the total in North Adams, Webster, Haverhill, and Waltham. While, for the state as a whole, the ratio of continued to initial claims was the same for both men and women, in 21 of the 37 local offices the ratios indicated that women had somewhat longer periods of unemployment than men.

In accordance with a nation-wide agreement, Massachusetts acts as agent state in receiving claims from workers whose wage credits were earned in other states. Massachusetts forwards these claims to the respective liable states for processing, determination, and payment. In the same way other states act as agent for Massachusetts. The following tabulation shows the number of claims received by Massachusetts acting as agent for other states, together with the number and amount of checks issued by Massachusetts to out-of-state claimants whose wage credits were earned in this state.



# NUMBER OF INITIAL CLAIMS RECEIVED BY WEEKS, JANUARY 1940-JUNE 1946

THOUSANDS OF CLAIMS

THOUSANDS OF CLAIMS

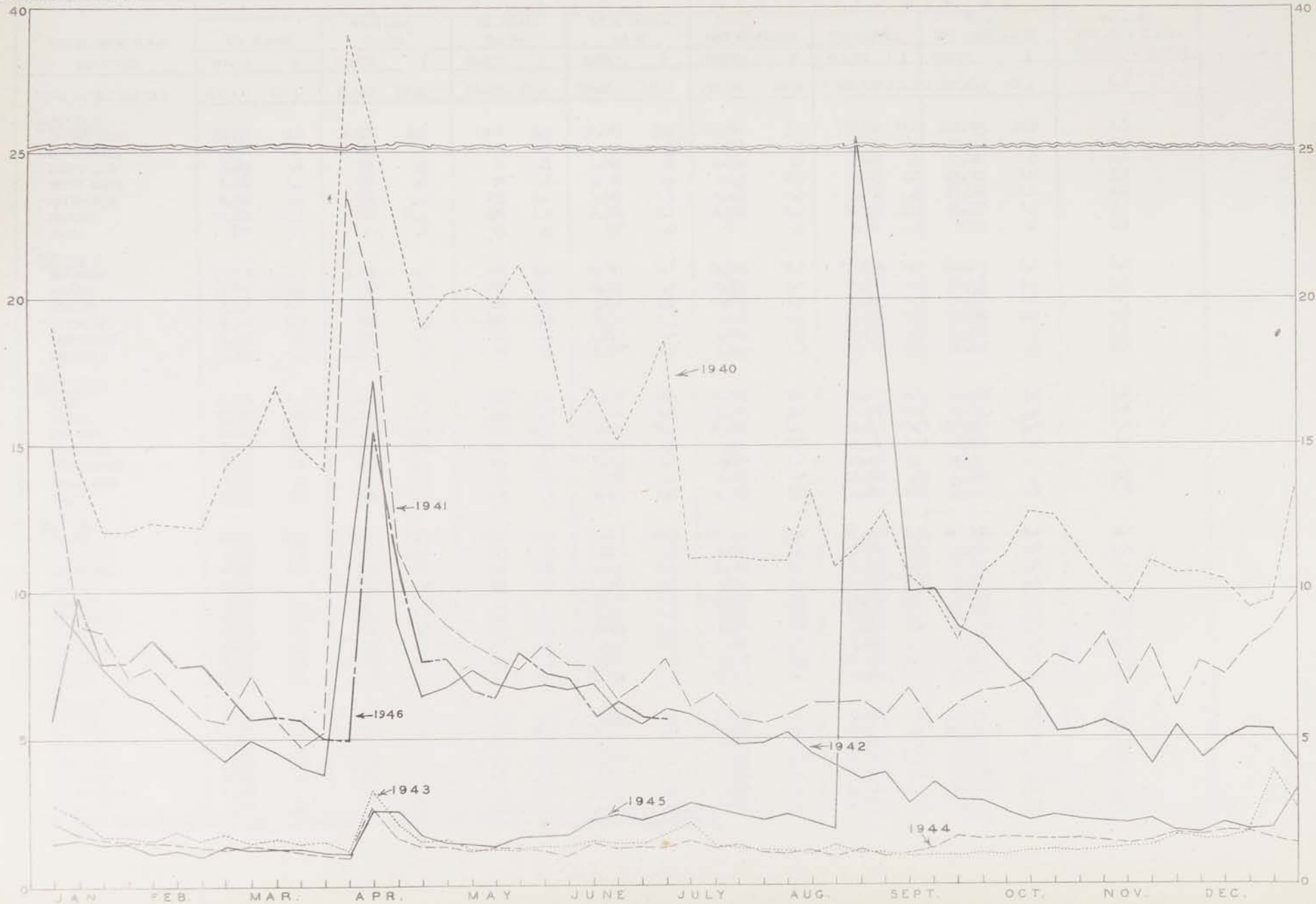


TABLE VIII  
INITIAL AND CONTINUED CLAIMS RECEIVED  
JULY 1, 1945 - JUNE 30, 1946, BY OFFICE AND BY TYPE OF CLAIM

OFFICE WHERE CLAIM WAS FILED	I N I T I A L C L A I M S								C O N T I N U E D C L A I M S				RATIO OF CONTINUED CLAIMS TO INITIAL CLAIMS		
	NEW CLAIMS		ADDITIONAL CLAIMS		INTERSTATE CLAIMS		TOTAL INITIAL CLAIMS		WAITING PERIOD		COMPENSABLE			TOTAL CONTINUED CLAIMS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%		NUMBER	%
TOTAL — ALL OFFICES	271,479	100.0	70,947	100.0	14,425	100.0	356,851	100.0	238,945	100.0	1,988,520	100.0	2,227,465	100.0	6.2
<u>DISTRICT 1</u>															
SPRINGFIELD	25,993	9.6	4,926	6.9	1,424	9.9	32,343	9.1	21,861	9.2	219,938	11.1	241,799	10.8	7.5
NORTHAMPTON	1,864	.7	280	.4	106	.7	2,250	.6	1,257	.5	9,670	.5	10,927	.5	4.9
GREENFIELD	1,663	.6	228	.3	72	.5	1,963	.6	1,438	.6	15,849	.8	17,287	.8	8.8
NORTH ADAMS	2,770	1.0	450	.6	98	.7	3,318	.9	3,133	1.3	20,405	1.0	23,538	1.1	7.1
PITTSFIELD	4,868	1.8	506	.7	139	1.0	5,513	1.5	4,168	1.7	17,708	.9	21,876	1.0	4.0
HOLYOKE	5,870	2.2	816	1.1	278	1.9	6,964	2.0	4,904	2.1	44,333	2.2	49,237	2.2	7.1
ATHOL	619	.2	75	.1	43	.3	737	.2	613	.3	4,100	.2	4,715	.2	6.4
<u>DISTRICT 2</u>															
Worcester	19,934	7.3	3,358	4.7	449	3.1	23,741	6.7	18,349	7.7	133,854	6.7	152,203	6.8	6.4
MILFORD	3,630	1.3	716	1.0	133	.9	4,479	1.3	3,389	1.4	21,206	1.1	24,595	1.1	5.5
WEBSTER	2,758	1.0	523	.7	170	1.2	3,451	1.0	2,615	1.1	19,251	1.0	21,866	1.0	6.3
FITCHBURG	6,310	2.3	946	1.3	278	1.9	7,534	2.1	5,181	2.2	49,537	2.5	54,718	2.5	7.3
FRAMMINGHAM	1,934	.7	239	.3	104	.7	2,277	.6	1,516	.6	10,455	.5	11,971	.5	5.3
MARLBORO	2,502	1.1	1,200	1.7	79	.5	4,181	1.2	2,943	1.2	25,541	1.3	28,484	1.3	6.8
<u>DISTRICT 3</u>															
LYNN	11,170	4.1	2,242	3.2	262	1.8	13,674	3.8	10,585	4.4	85,775	4.3	96,360	4.3	7.0
LOWELL	10,427	3.8	3,402	4.8	535	3.7	14,364	4.0	8,050	3.4	75,232	3.8	83,282	3.7	5.8
LAWRENCE	14,812	5.5	21,221	29.9	606	4.2	36,639	10.3	16,758	7.0	94,406	4.7	111,164	5.0	3.0
HAVERHILL	5,472	2.0	3,092	4.4	338	2.3	8,902	2.5	6,490	2.7	31,572	1.5	38,062	1.7	4.3
NEWBURYPORT	2,723	1.0	820	1.2	292	2.0	3,835	1.1	2,610	1.1	22,281	1.1	24,891	1.1	6.5
GLOUCESTER	1,885	.7	202	.3	65	.5	2,152	.6	1,461	.6	11,207	.6	12,668	.6	5.9
SALEM	5,525	2.0	828	1.2	119	.8	6,472	1.8	4,091	1.7	31,459	1.6	35,550	1.6	5.5
<u>DISTRICT 4</u>															
BOSTON	48,652	17.9	9,743	13.7	1,868	12.9	60,263	16.9	40,727	17.0	347,003	17.5	387,730	17.4	6.4
CHELSEA	4,767	1.8	890	1.3	129	.9	5,786	1.6	4,587	1.9	34,950	1.8	39,537	1.8	6.8
CAMBRIDGE	8,000	2.9	1,192	1.7	258	1.8	9,450	2.6	6,844	2.9	60,302	3.0	67,146	3.0	7.1
MALDEN	8,356	3.1	1,342	1.9	269	1.9	9,967	2.8	7,588	3.2	67,857	3.4	75,445	3.4	7.6
MEDFORD	3,152	1.2	585	.8	77	.5	3,814	1.1	2,026	1.2	24,940	1.3	27,766	1.2	7.3
SOMERVILLE	4,804	1.8	793	1.1	124	.9	5,721	1.6	4,230	1.8	32,051	1.6	36,281	1.6	6.3
NEWTON	5,313	2.0	893	1.3	213	1.5	6,419	1.8	4,432	1.9	37,324	1.9	41,756	1.9	6.5
WOBURN	3,026	1.1	465	.7	66	.5	3,557	1.0	2,577	1.1	21,068	1.1	23,645	1.1	6.6
WALTHAM	5,831	2.2	809	1.1	125	.9	6,765	1.9	5,591	2.3	46,190	2.3	51,781	2.3	7.7
QUINCY	10,328	3.8	1,217	1.7	365	2.5	11,910	3.3	8,475	3.5	88,704	4.5	97,179	4.4	8.2
<u>DISTRICT 5</u>															
TAUNTON	2,614	1.0	467	.7	288	2.0	3,369	.9	1,569	.7	15,432	.8	17,001	.8	5.0
BROCKTON	14,701	5.4	3,835	5.4	369	2.6	18,905	5.3	13,016	5.4	114,262	5.7	127,278	5.7	6.7
NORWOOD	1,597	.6	153	.2	49	.3	1,799	.5	1,243	.5	8,472	.4	9,715	.4	5.4
FALL RIVER	7,105	2.6	1,619	2.3	3,371	23.4	12,095	3.4	7,384	3.1	74,241	3.7	81,625	3.7	6.7
ATTLEBORO	1,169	.4	112	.2	286	2.0	1,567	.4	950	.4	10,304	.5	11,254	.5	7.2
NEW BEDFORD	8,201	3.0	689	1.0	952	6.6	9,842	2.8	4,840	2.0	53,540	2.7	58,380	2.6	5.9
PLYMOUTH*	734	.3	73	.1	26	.2	833	.2	654	.3	8,101	.4	8,755	.4	10.5

\* Began operations March 25, 1946. Activities of Plymouth office previously reported with New Bedford.



TABLE VIII A  
INITIAL AND CONTINUED CLAIMS RECEIVED  
JULY 1, 1945 - JUNE 30, 1946 BY OFFICE AND BY TYPE OF CLAIM  
MALE

OFFICE WHERE CLAIM WAS FILED	I N I T I A L C L A I M S								C O N T I N U E D C L A I M S								RAT IO OF CONT INUED CLAIMS TO INITIAL CLAIMS
	NEW CLAIMS		ADDITIONAL CLAIMS		INTERSTATE CLAIMS		TOTAL INITIAL CLAIMS		WAITING PERIOD		COMPENSABLE		TOTAL CONT INUED CLAIMS				
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%			
TOTAL -- ALL OFFICES	142,042	100.0	29,858	100.0	8,737	100.0	180,637	100.0	116,923	100.0	1,009,803	100.0	1,126,726	100.0	6.2		
<u>DISTRICT 1</u>																	
SPRINGFIELD	12,576	8.9	2,298	7.7	802	9.2	15,676	8.7	9,881	8.5	95,991	9.5	105,872	9.4	6.8		
NORTHAMPTON	921	.7	174	.6	49	.6	1,144	.6	570	.5	5,512	.5	6,082	.5	5.3		
GREENFIELD	740	.5	98	.3	35	.4	873	.5	636	.5	6,348	.6	6,984	.6	8.0		
NORTH ADAMS	1,178	.8	105	.4	41	.5	1,324	.7	1,072	.9	6,961	.7	8,033	.7	6.1		
PITTSFIELD	3,033	2.1	220	.7	85	1.0	3,338	1.8	2,483	2.1	10,586	1.1	13,069	1.1	3.9		
HOLYOKE	2,849	2.0	353	1.2	131	1.5	3,333	1.8	2,260	1.9	19,677	2.0	21,937	1.9	6.6		
ATHOL	296	.2	30	.1	24	.3	350	.2	291	.2	2,018	.2	2,309	.2	6.6		
<u>DISTRICT 2</u>																	
WORCESTER	11,505	8.1	1,704	5.7	204	2.3	13,413	7.4	10,227	8.7	76,014	7.5	86,241	7.7	6.4		
MILFORD	1,780	1.3	101	.3	43	.5	1,924	1.1	1,654	1.4	8,388	.8	10,042	.8	5.2		
WEBSTER	1,184	.8	176	.6	106	1.2	1,466	.8	870	.7	7,670	.8	8,540	.8	5.8		
FITCHBURG	2,809	2.0	297	1.0	114	1.3	3,220	1.8	2,045	1.7	17,334	1.7	19,379	1.8	6.0		
FRAMINGHAM	1,025	.7	143	.5	42	.5	1,210	.7	783	.7	6,355	.6	7,138	.6	5.9		
MARLBORO	1,367	1.0	350	1.2	32	.4	1,749	1.0	1,267	1.1	9,962	1.0	11,229	1.0	6.4		
<u>DISTRICT 3</u>																	
LYNN	5,186	3.7	859	2.9	132	1.5	6,177	3.4	4,636	4.0	38,693	3.8	43,329	3.8	7.0		
LOWELL	5,448	3.8	1,352	4.5	263	3.0	7,063	3.9	3,975	3.4	41,326	4.1	45,301	4.0	6.4		
LAWRENCE	6,527	4.6	6,840	22.9	297	3.4	13,664	7.6	7,216	6.2	33,681	3.3	40,897	3.6	3.0		
HAVERHILL	2,371	1.7	932	3.1	223	2.5	3,526	2.0	2,260	1.9	14,106	1.4	16,366	1.5	4.6		
NEWBURYPORT	1,197	.8	278	.9	124	1.4	1,599	.9	1,051	.9	10,160	1.0	11,211	1.0	7.0		
GLOUCESTER	974	.7	96	.3	35	.4	1,105	.6	617	.5	4,833	.5	5,450	.5	4.9		
SALEM	3,176	2.2	476	1.6	70	.8	3,722	2.1	2,313	2.0	20,313	2.0	22,626	2.0	6.1		
<u>DISTRICT 4</u>																	
BOSTON	29,175	20.5	5,758	19.3	962	11.0	35,895	19.9	23,369	20.0	207,206	20.5	230,575	20.5	6.4		
CHELSEA	2,780	2.0	564	1.9	64	.7	3,408	1.9	2,543	2.2	21,345	2.1	23,888	2.1	7.0		
CAMBRIDGE	4,076	2.9	594	2.0	115	1.3	4,785	2.6	3,363	2.9	31,573	3.1	34,936	3.1	7.3		
MALDEN	4,152	2.9	656	2.2	102	1.1	4,910	2.7	3,414	2.9	29,130	2.9	32,544	2.9	6.6		
MEDFORD	1,687	1.2	306	1.0	38	.4	2,031	1.1	1,406	1.2	12,098	1.2	13,504	1.2	6.6		
ROXFORD	2,619	1.8	350	1.3	49	.6	3,058	1.7	2,198	1.9	17,056	1.7	19,254	1.7	6.3		
NEWTON	2,545	1.8	458	1.5	105	1.2	3,112	1.7	2,072	1.8	19,281	1.9	21,353	1.9	6.9		
WOBURN	1,403	1.0	162	.6	38	.4	1,603	.9	1,120	1.0	8,836	.9	9,956	.9	6.2		
WALTHAM	2,464	1.7	413	1.4	58	.7	2,935	1.6	2,257	1.9	18,712	1.9	20,969	1.9	7.1		
QUINCY	6,942	4.9	754	2.5	130	1.5	7,826	4.3	5,597	4.8	56,499	5.6	62,096	5.5	7.9		
<u>DISTRICT 5</u>																	
TAUNTON	1,231	.9	227	.8	172	2.0	1,630	.9	650	.6	6,973	.7	7,623	.7	4.7		
BROCKTON	7,875	5.6	1,641	5.5	189	2.2	9,705	5.4	6,555	5.6	57,119	5.7	63,674	5.7	6.6		
NORWOOD	753	.5	64	.2	20	.2	837	.5	581	.5	4,041	.4	4,622	.4	5.5		
FALL RIVER	3,435	2.4	586	2.0	3,027	34.6	7,048	3.9	2,932	2.5	47,312	4.7	50,244	4.5	7.1		
ATTLEBORO	553	.4	42	.1	220	2.5	815	.5	431	.4	5,180	.5	5,611	.5	6.9		
NEW BEDFORD	3,869	2.7	320	1.1	582	6.7	4,771	2.6	2,051	1.8	27,555	2.7	29,606	2.6	6.2		
PLYMOUTH*	337	.2	41	.1	14	.2	392	.2	277	.2	3,959	.4	4,236	.4	10.8		

\* Began operations March 25, 1946. Activities of Plymouth office previously reported with New Bedford.



TABLE VIII B  
INITIAL AND CONTINUED CLAIMS RECEIVED  
JULY 1, 1945 - JUNE 30, 1946 BY OFFICE AND BY TYPE OF CLAIM  
FEMALE

OFFICE WHERE CLAIM WAS FILED	I N I T I A L C L A I M S						C O N T I N U E D C L A I M S						RATIO OF CONTINUED CLAIMS TO INITIAL CLAIMS		
	NEW CLAIMS		ADDITIONAL CLAIMS		INTERSTATE CLAIMS		TOTAL INITIAL CLAIMS		WAITING PERIOD		COMPENSABLE			TOTAL CONTINUED CLAIMS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%		NUMBER	%
TOTAL — ALL OFFICES	129,437	100.0	41,089	100.0	5,688	100.0	176,214	100.0	122,022	100.0	978,717	100.0	1,100,739	100.0	62.2
DISTRICT 1															
SPRINGFIELD	13,417	10.4	2,628	6.4	622	10.9	16,667	9.5	11,980	9.8	123,947	12.7	135,927	12.3	8.2
NORTHAMPTON	943	.7	106	.3	57	1.0	1,106	.6	687	.6	4,158	.4	4,845	.4	4.4
GREENFIELD	923	.7	130	.3	37	.7	1,090	.6	802	.7	9,501	1.0	10,303	.9	9.5
NORTH ADAMS	1,592	1.2	345	.8	57	1.0	1,994	1.1	2,061	1.7	13,444	1.4	15,505	1.4	7.8
PITTSFIELD	1,835	1.4	286	.7	54	1.0	2,175	1.2	1,685	1.4	7,122	.7	8,807	.8	4.0
HOLYOKE	3,021	2.3	463	1.1	147	2.6	3,631	2.1	2,644	2.2	24,656	2.5	27,300	2.5	7.5
ATHOL	323	.3	45	.1	19	.3	387	.2	322	.3	2,082	.2	2,404	.2	6.2
DISTRICT 2															
WORCESTER	8,429	6.5	1,654	4.0	245	4.3	10,328	5.9	8,122	6.6	57,840	5.9	65,962	6.0	6.4
MILFORD	1,850	1.4	615	1.5	90	1.6	2,555	1.4	1,735	1.4	12,818	1.3	14,553	1.3	5.7
WEBSTER	1,574	1.2	347	.8	64	1.1	1,985	1.1	1,745	1.4	11,581	1.2	13,326	1.2	6.7
FITCHBURG	3,501	2.7	649	1.6	164	2.9	4,314	2.4	3,136	2.6	32,203	3.3	35,339	3.2	8.2
FRAMINGHAM	909	.7	96	.2	62	1.1	1,067	.6	733	.6	4,100	.4	4,833	.4	4.5
MARLBORO	1,535	1.2	850	2.1	47	.8	2,432	1.4	1,676	1.4	15,579	1.6	17,255	1.6	7.1
DISTRICT 3															
LYNN	5,984	4.6	1,383	3.4	130	2.3	7,497	4.3	5,949	4.9	47,082	4.8	53,031	4.8	7.1
LOWELL	4,979	3.9	2,050	5.0	272	4.8	7,301	4.1	4,075	3.3	33,906	3.5	37,981	3.5	5.2
LAWRENCE	8,285	6.4	14,381	35.0	309	5.4	22,975	13.0	9,542	7.8	60,725	6.2	70,267	6.4	3.1
HAVERHILL	3,101	2.4	2,160	5.3	115	2.0	5,376	3.1	4,230	3.5	17,466	1.8	21,696	2.0	4.0
NEWBURYPORT	1,526	1.2	542	1.3	168	3.0	2,236	1.3	1,559	1.3	12,121	1.2	13,680	1.2	6.1
GLOUCESTER	911	.7	106	.3	30	.5	1,047	.6	844	.7	6,374	.7	7,218	.7	6.9
SALEM	2,349	1.8	352	.8	49	.9	2,750	1.6	1,778	1.5	11,146	1.1	12,924	1.2	4.7
DISTRICT 4															
BOSTON	19,477	15.0	3,985	9.7	906	15.9	24,368	13.8	17,358	14.2	139,737	14.3	157,155	14.3	6.4
CHELSEA	1,987	1.5	326	.8	65	1.1	2,378	1.4	2,044	1.7	13,605	1.4	15,649	1.4	6.6
CAMBRIDGE	3,924	3.0	598	1.4	143	2.5	4,665	2.6	3,481	2.8	28,729	2.9	32,210	2.9	6.9
MALDEN	4,204	3.3	686	1.7	167	2.9	5,057	2.9	4,174	3.4	38,727	4.0	42,901	3.9	8.5
MEDFORD	1,465	1.1	279	.7	39	.7	1,783	1.0	1,420	1.2	12,842	1.3	14,262	1.3	8.0
SOMERVILLE	2,185	1.7	403	1.0	75	1.3	2,663	1.5	2,032	1.7	14,995	1.5	17,027	1.5	6.4
NEWTON	2,764	2.1	435	1.1	108	1.9	3,307	1.9	2,360	1.9	18,043	1.8	20,403	1.9	6.2
WOBURN	1,623	1.3	303	.7	28	.5	1,954	1.1	1,457	1.2	12,232	1.2	13,689	1.2	7.0
WALTHAM	3,367	2.6	396	1.0	67	1.2	3,830	2.2	3,334	2.7	27,478	2.8	30,812	2.8	8.0
QUINCY	3,386	2.6	463	1.1	235	4.1	4,084	2.3	2,878	2.4	32,205	3.3	35,083	3.2	8.6
DISTRICT 5															
TAUNTON	1,383	1.1	240	.6	116	2.0	1,739	1.0	919	.7	8,459	.9	9,378	.9	5.4
BROCKTON	6,826	5.3	2,194	5.3	180	3.2	9,200	5.2	6,461	5.3	57,143	5.8	63,604	5.8	6.9
NORWOOD	844	.7	89	.2	29	.5	962	.5	662	.5	4,431	.5	5,093	.5	5.3
FALL RIVER	3,670	2.8	1,033	2.5	344	6.1	5,047	2.9	4,452	3.6	26,929	2.8	31,381	2.9	6.2
ATTLEBORO	616	.5	70	.2	66	1.2	752	.4	519	.4	5,124	.5	5,643	.5	7.5
NEW BEDFORD	4,332	3.4	369	.9	370	6.5	5,071	2.9	2,789	2.3	25,985	2.7	28,774	2.6	5.7
PLYMOUTH*	397	.3	32	.1	12	.2	441	.3	377	.3	4,142	.4	4,519	.4	10.2

\* Began operations March 25, 1946. Activities of Plymouth office previously reported with New Bedford.

	July 1, 1945- June 30, 1946	July 1, 1944- June 30, 1945	Increase Number %	
Massachusetts--Agent				
Initial Claims	14,425	2,098	12,327	587.6
Continued Claims	99,760	9,182	90,578	986.5
Massachusetts--Liable				
Number of Checks	41,401	6,240	35,161	563.5
Amount of Payments	\$826,611	\$106,500	\$720,111	676.2

While many of the interstate claims were received from claimants who have moved into Massachusetts, a sizeable proportion came from Massachusetts residents who had commuted during the war years, to work in neighboring states. On the other hand, many checks issued by Massachusetts on interstate claims went to residents of neighboring states who had commuted into Massachusetts to work.

Disputed claims are referred for decision to the Determination and Adjustment Division in the Central Office. These claims include those on which the reason for separation as stated by the claimant indicates possible ineligibility, claims to which the employer has raised objection, disputes with respect to wage records, labor dispute cases, and cases involving disqualification for refusal to apply for or to accept suitable employment. The types of disputed claims disposed of in the past two years by the Determination and Adjustment Division are shown in the following tabulation. The ratio to initial claims is also shown.

In both years the largest number of disputed claims were those on which the reason for separation as stated by the claimant gave rise to the question as to whether he might have quit voluntarily, have been discharged for misconduct, or for some other reason have become ineligible for benefits. Approximately one-fifth of all initial claims were of this type. Although there were large increases in the number of disqualification cases and employer objections, the proportions of initial claims represented by these two types of disputed claims were slightly less in the current fiscal year, when so many initial claims resulted from layoffs following VJ-Day.

	July 1, 1945- June 30, 1946		July 1, 1944- June 30, 1945	
	Number	% of Initial Claims	Number	% of Initial Claims
Total Disputed Claims	137,587	40.2	35,440	45.4
Questionable Separations	73,540	21.5	16,527	21.2
Disqualification cases	23,208	6.8	7,497	9.6
Employer objections	17,700	5.2	5,713	7.3
Labor dispute cases	16,927	4.9	3,722	4.8
Questions of wage records	6,212	1.8	1,981	2.5
Total Initial Claims (Exclusive of Interstate Claims)	342,426		78,071	



Itinerant service is maintained by the Division throughout the State. At these itinerant points, representatives of the Division are on duty on scheduled days each week for registration of applicants for employment, receiving claims for benefits, and interviewing claimants regarding their benefit rights. When a claimant is located in a town at a considerable distance from the nearest employment office or itinerant point, he is permitted to file continued claims by mail. Once every four to six weeks, however, the claimant is required to appear in person at the local office or at the established itinerant point serving the area in which he resides. Communities to which this mailing privilege has been extended are indicated in the following tabulation of home offices and their itinerant points:

Employment Office	Itinerant Point	Employment Office	Itinerant Point
Athol	(Gilbertville (1) (Barre (mail)	Norwood	(Canton (mail) (Medfield (mail) (Sharon (mail)
Attleboro	(Mansfield (Foxboro (mail)	Pittsfield	(Gr. Barrington (mail)
Brookton	(Middleborough (Plymouth (2)	Springfield	(Chicopee (9) (Palmer (Westfield (10) (Ware (11) (Chester (mail) (Huntington (mail) (Bondsville (mail) (Brimville (mail) (Middlefield (mail) (Montgomery (mail) (Newington (mail) (Russell (mail) (Southwick (mail) (Wales (mail) (Warren (mail) (West Granville (mail) (West Warren (mail) (Worocco (mail)
Fitchburg	(Clinton (Gardner (Winchendon (3) (Ayer (mail) (4)		
Greenfield	(Charlemont (mail) (Rowe (mail) (Whately (mail)		
Marlborough	(Maynard		
Milford	(Franklin (Uxbridge		
New Bedford	(Falmouth (5) (Hyannis (Nantucket (5) (Oak Bluffs (5) (Provincetown (5) (Wareham (5)	Waltham	(Concord (mail) (Lexington (mail)
Newburyport	(Ipswich (6)	Webster	(Southbridge (Oxford (12) (Douglas (mail)
Northampton	(Easthampton (7)	Worcester	(No. Brookfield (13) (Spencer (14) (Westborough (15) (Millbury (mail)
North Adams	(Adams (8)		

- |  |                                    |                                      |
|--|------------------------------------|--------------------------------------|
| (1) Became itinerant point 12/12/45      | (6) Became itinerant point 8/29/45 | (11) Became itinerant point 10/31/45 |
| (2) Became home office 3/27/45           | (7) " " " 3/27/46                  | (12) " " " 10/3/45                   |
| (3) Became itinerant point 3/6/46        | (8) " " " 4/4/46                   | (13) " " " 9/5/45                    |
| (4) Became itinerant point (mail) 6/5/46 | (9) " " " 11/30/45                 | (14) " " " 5/29/46                   |
| (5) Visited once every 5 weeks           | (10) " " " 9/12/45                 | (15) " " " 9/5/45                    |

## BENEFIT PAYMENTS

In the fiscal year ending June 30, 1946, unemployed workers received \$35,610,977.00 as benefit payments under the Massachusetts Employment Security Law. This amount was more than 13 times the amount paid in the preceding year. The tremendous increase in benefit payments was mainly attributable to unemployment following VJ-Day. An additional factor, however, was the liberalization of the benefit rate formula. The schedule applicable to claims filed in the first nine months of the fiscal year ending June 30, 1945, provided for a maximum weekly benefit rate of \$18.00 and a maximum potential duration of 20 weeks. The schedule applicable to claims filed between April 1, 1945, and March 31, 1946, increased the maximum rate from \$18.00 to \$21.00, and extended the maximum potential duration from 20 weeks to 23 weeks. The rate schedule applicable to claims filed on and after April 1, 1946, was further liberalized by increasing the maximum weekly benefit rate to \$25.00.

Tables IX - XII show the distribution of benefit payments by month, by office, by sex, by type of unemployment, and by major industrial groups. Chart V shows a comparison of the amounts of benefit payments by industrial divisions in the three years 1945, 1944, and 1943. Classification by industrial groups is based upon the industry of the claimant's last employer in the base period and on representative samples. Although revisions have been made during the three years in the industrial codes of certain employers, no adjustments for these revisions were made in Table XII and Chart V since it was felt that they would not materially affect our conclusions.

A brief analysis of these tables indicates the following facts:

1. In the first month following the end of hostilities benefit payments increased from \$524,165 to \$2,339,441. The upward trend continued throughout the fiscal year--the June total of \$4,682,941 being the largest amount issued in any month since unemployment benefits were first paid in 1938.
2. Increases in average checks (shown by months in Table IX) reflect liberalization of the benefit rate schedule effective April 1, 1945, and the further liberalization of the rate schedule effective April 1, 1946.

The denominational distribution of benefit checks for total unemployment in 1946 is tabulated as follows:



<u>Denomination</u>	<u>Year 1946</u>	
	<u>Number</u>	<u>% of Total</u>
Total	2,019,553	100.0
\$ 6	7,112	.3
7	7,669	.4
8	10,417	.5
9	11,558	.6
10	16,638	.8
11	18,329	.9
12	23,726	1.2
13	29,031	1.4
14	39,428	1.9
15	42,810	2.1
16	48,131	2.4
17	59,632	3.0
18	59,554	2.9
19	64,906	3.2
20	74,073	3.7
21 *	662,350	32.8
22 *	37,592	1.9
23 *	39,743	2.0
24 *	35,755	1.8
25 *	676,627	33.5
Less than full benefit rate	54,472	2.7

\* Maximum raised from \$21 to \$25; effective on claims filed on and after April 1, 1946.

3. Approximately 18% of all benefit payments were received by workers who filed claims in the Boston office. Another 11% went to claimants in the Springfield area, while 7% went to claimants in the Worcester area, and 6% to claimants in the Brockton area.
4. Benefit payments for partial and part-total unemployment totaled \$566,730 and represented 1.6% of all benefit payments. Nearly a quarter of this amount was received by claimants in the Lawrence and Haverhill areas.
5. Men received 53% of total benefit payments (as shown in the section on "Claims for Unemployment Compensation", men filed 51% of both initial and continued claims).
6. Women received 70% of benefit payments for partial and part-total unemployment.

7. Men received an average benefit check for total unemployment in the current fiscal year of \$20.84. This varied from \$19.49 in Fall River, where many claimants had been employed in cotton mills, to \$21.35 in Quincy, where the majority of claimants had been employed in ship yards. Benefit checks received by women averaged \$2.00 less than checks received by men, and varied from \$17.49 in New Bedford to \$19.68 in Springfield. (Plymouth is not included in the comparison since that office did not begin operations until March 25, 1946.)
8. Comparison with the year 1943 showed that benefit payments were higher in 1945 in all industrial divisions except construction. Manufacturing, however, showed the greatest increase--accounting for 59.8% of total benefit payments in 1943 and 87.2% in 1945.
9. The greatest proportionate increases in benefit payments were noted in industrial groups which had been manufacturing products particularly essential in warfare. Claimants who had been employed in the manufacture of electrical machinery received 19.6% of total benefit payments in 1945, as compared with only 1.3% in 1943; the proportion of benefit payments received by workers in the manufacture of transportation equipment (including shipbuilding) increased from 0.6% in 1943 to 11.8% in 1945; in iron and steel products there was an increase from 1.8% to 7.0%; in ordnance a similar increase from 0.7% to 6.6%; and in machinery (except electrical) an increase from 1.7% to 6.0%. At the same time, two of the largest pre-war industries in Massachusetts showed decreases in the proportion of total benefit payments received by their employees. Textile-mill workers received 11.0% of total benefit payments in 1945, as compared with 25.2% in 1943; while shoe and leather workers received 4.3% of the total in 1945 as compared with 11.7% in 1943.



TABLE IX  
 BENEFIT PAYMENTS - FISCAL YEARS ENDING JUNE 30, 1946 and JUNE 30, 1945  
 NUMBER OF CHECKS, TOTAL AMOUNT, AND AVERAGE CHECK DISBURSED BY MONTHS

MONTH	JULY 1, 1945 - JUNE 30, 1946								JULY 1, 1944 - JUNE 30, 1945							
	ALL PAYMENTS		TOTAL UNEMPLOYMENT			PARTIAL AND PART-TOTAL UNEMPLOYMENT			ALL PAYMENTS		TOTAL UNEMPLOYMENT			PARTIAL AND PART-TOTAL UNEMPLOYMENT		
	TOTAL NO. OF CHECKS	AGGREGATE AMOUNT	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK	TOTAL NO. OF CHECKS	AGGREGATE AMOUNT	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK
TOTAL FOR YEAR	1,825,261	\$35,610,977	1,782,138	\$35,044,287	\$19.69	65,123	\$566,730	\$ 8.98	169,939	\$2,684,240	150,829	\$2,537,701	\$16.85	19,110	\$146,539	\$7.67
JULY	23,906	426,842	22,133	412,172	18.62	1,773	14,670	8.27	14,891	228,850	13,294	215,800	16.23	1,597	13,050	8.17
AUGUST	29,791	524,165	28,397	497,427	18.84	3,394	26,738	7.86	18,299	278,353	16,165	261,356	16.17	2,134	16,995	7.96
SEPTEMBER	122,341	2,339,441	117,414	2,296,503	19.56	4,927	42,938	8.71	12,833	195,119	11,259	183,523	16.30	1,574	11,596	7.37
OCTOBER	172,564	3,284,324	164,514	3,209,901	19.51	8,060	74,423	9.25	13,439	206,635	11,516	190,366	16.53	1,923	15,249	7.93
NOVEMBER	189,212	3,601,563	181,112	3,528,823	19.48	8,100	72,780	8.98	14,406	221,719	12,344	205,297	16.63	2,062	16,422	7.96
DECEMBER	154,106	2,946,560	147,982	2,893,976	19.56	6,124	52,584	8.59	13,872	209,118	11,623	193,086	16.61	2,249	16,032	7.13
JANUARY	197,033	3,736,792	186,636	3,655,052	19.58	10,396	81,740	7.86	17,842	275,973	15,588	259,240	16.63	2,254	16,733	7.42
FEBRUARY	169,786	3,271,849	165,751	3,234,196	19.51	4,035	37,651	9.33	13,277	210,455	12,086	201,190	16.63	1,181	9,265	7.85
MARCH	175,844	3,375,076	171,360	3,333,460	19.45	4,484	41,616	9.28	12,341	193,978	11,132	184,748	16.60	1,209	9,232	7.64
APRIL	154,899	3,011,683	151,376	2,980,680	19.69	3,223	31,005	9.62	9,197	144,208	8,335	137,871		862	6,337	7.35
MAY	214,394	4,409,721	210,435	4,370,691	20.77	3,759	39,050	10.36	14,878	239,208	13,953	232,296	17.96	925	6,912	7.47
JUNE	221,885	4,682,941	217,029	4,631,364	21.54	4,856	51,577	10.62	14,664	281,624	13,524	272,908		1,140	8,716	7.65

TABLE X  
BENEFIT PAYMENTS - FISCAL YEARS ENDING JUNE 30, 1946 and JUNE 30, 1945  
TOTAL AMOUNT AND AVERAGE CHECK DISBURSED - BY OFFICES

OFFICE WHERE CLAIM WAS FILED	YEAR JULY 1, 1945 - JUNE 30, 1946							YEAR JULY 1, 1944 - JUNE 30, 1945							INCREASE		DECREASE OR INCREASE	
	ALL PAYMENTS		TOTAL UNEMPLOYMENT		PARTIAL & PART-TOTAL UNEMPLOYMENT			ALL PAYMENTS		TOTAL UNEMPLOYMENT		PARTIAL & PART-TOTAL UNEMPLOYMENT			TOTAL PAYMENTS		TOTAL UNEMP.	PARTIAL & PART-TOTAL UNEMP.
	TOTAL AMOUNT	% OF TOTAL	TOTAL AMOUNT	AVERAGE CHECK	TOTAL AMOUNT	% OF TOTAL	AVERAGE CHECK	TOTAL AMOUNT	% OF TOTAL	TOTAL AMOUNT	AVERAGE CHECK	TOTAL AMOUNT	% OF TOTAL	AVERAGE CHECK	TOTAL AMOUNT	PER CENT	AVERAGE CHECK	AVERAGE CHECK
TOTAL - ALL OFFICES	\$35,610,977	100.0	\$5,044,247	\$19.89	\$566,730	100.0	\$8.98	\$2,684,240	100.0	\$2,537,701	\$16.83	\$146,539	100.0	\$7.67	\$32,926,737	1226.7	\$9.06	\$1.31
DISTRICT 1																		
SPRINGFIELD	3,873,081	10.9	3,847,187	20.28	25,894	4.6	10.74	62,138	2.3	60,826	17.26	1,312	.9	8.81	3,810,943	6133.0	3.02	1.93
NORTHAMPTON	155,423	.4	151,278	19.42	4,145	.7	8.46	6,258	.2	5,507	17.43	751	.5	8.34	149,165	2383.6	1.99	.12
GREENFIELD	267,332	.8	262,565	18.86	4,767	.8	9.97	30,177	1.1	29,294	16.27	883	.6	7.88	237,155	785.9	2.59	2.09
NORTH ADAMS	350,338	1.0	344,728	18.65	5,610	1.0	8.15	50,331	1.9	49,145	16.31	1,186	.8	6.28	300,007	596.1	2.34	1.87
PITTSFIELD	239,285	.7	234,039	19.86	5,246	.9	9.44	25,477	1.0	24,778	16.11	699	.5	6.92	213,808	839.2	3.75	2.52
HOLYOKE	803,303	2.3	796,693	19.99	6,610	1.2	8.44	53,469	2.0	52,404	17.40	1,065	.7	7.66	749,834	1402.4	2.59	.78
ATHOL	63,909	.2	62,646	19.05	1,263	.2	10.02	2,593	.1	2,226	17.54	365	.3	12.59	61,316	2364.7	1.51	2.57
DISTRICT 2																		
WORCESTER	2,382,464	6.7	2,352,263	19.93	30,201	5.3	9.53	121,091	4.5	117,325	16.83	3,766	2.6	7.21	2,261,373	1867.5	3.10	2.32
MILFORD	252,862	.7	238,040	19.24	14,822	2.6	7.89	61,962	2.3	56,727	16.84	5,235	3.6	9.06	190,900	308.1	2.40	1.17
WEBSTER	301,018	.8	296,737	19.09	4,281	.8	7.81	32,301	1.2	30,100	16.52	2,121	1.4	8.25	268,717	831.9	2.57	.44
FITCHBURG	850,025	2.4	837,090	19.62	12,935	2.3	12.37	39,979	1.5	39,243	16.52	736	.5	7.51	810,046	2026.2	3.10	4.86
FRAMINGHAM	179,276	.5	175,272	20.121	4,004	.7	10.59	11,183	.4	9,912	17.43	1,371	.9	6.82	168,093	1503.1	2.78	3.77
MARLBORO	447,896	1.3	438,160	19.62	9,736	1.7	8.94	35,209	1.3	32,179	17.39	3,030	2.1	6.47	412,687	1172.1	2.23	2.47
DISTRICT 3																		
LYNN	1,552,622	4.4	1,513,596	19.91	39,026	6.9	9.16	179,295	6.7	154,967	15.99	24,332	16.6	7.47	1,373,329	765.9	3.92	1.69
LOWELL	1,311,600	3.7	1,290,925	19.55	20,675	3.7	9.02	137,810	5.1	128,245	16.87	9,565	6.5	6.78	1,173,790	851.7	2.68	2.24
LAWRENCE	1,510,738	4.2	1,443,193	18.77	67,545	11.9	6.69	689,716	25.7	672,096	16.17	17,620	12.0	7.06	821,022	119.0	1.90	.37
HAVERHILL	474,594	1.3	412,714	19.55	61,880	10.9	8.63	72,676	2.7	42,851	16.65	29,825	20.4	8.00	401,918	553.0	2.90	.63
NEWBURYPORT	347,377	1.0	337,648	19.16	9,729	1.7	9.64	32,501	1.2	28,721	16.34	3,780	2.6	7.61	314,876	960.8	2.82	2.03
GLOUCESTER*	194,737	.5	190,129	18.55	4,608	.8	8.10	529	..	529	18.24	0	0	0	194,208	*	.31	8.10
SALEM	618,645	1.7	606,699	20.22	11,946	2.1	9.81	45,566	1.7	43,629	16.44	1,937	1.3	7.15	573,079	1257.7	3.78	2.66
DISTRICT 4																		
BOSTON	6,383,768	17.9	6,319,497	20.11	64,271	11.3	10.22	312,097	11.6	299,735	17.27	12,362	8.4	8.99	6,071,671	1945.4	2.84	1.83
CHELSEA	580,817	1.6	574,463	19.92	6,354	1.1	9.25	40,665	1.5	38,799	16.92	1,862	1.3	7.73	540,152	1328.3	3.00	1.52
CAMBRIDGE	1,052,224	3.1	1,083,706	20.02	8,518	1.5	9.88	46,180	1.7	44,970	16.75	1,202	.8	8.41	1,046,044	2265.1	3.27	1.47
MALDEN	1,238,913	3.5	1,224,200	19.85	14,713	2.6	9.27	44,926	1.7	42,903	16.58	2,023	1.4	8.06	1,193,987	2657.7	3.27	1.21
MEDFORD	458,170	1.3	453,022	19.76	5,148	.9	9.90	25,900	1.0	24,984	16.34	916	.6	8.18	432,270	1665.0	3.42	1.72
SOMERVILLE	597,548	1.7	591,599	19.93	5,989	1.1	9.96	38,012	1.4	37,410	16.96	602	.4	8.14	559,536	1472.0	2.97	1.82
NEWTON	719,037	2.0	711,392	20.29	7,645	1.4	10.71	30,457	1.1	29,300	16.62	1,157	.8	8.77	688,580	2260.8	3.67	1.94
ROBURN	396,096	1.1	392,006	20.28	4,090	.7	10.15	11,514	.4	10,915	16.72	599	.4	8.09	384,582	3340.1	3.56	2.06
WALTHAM	895,961	2.5	888,845	20.28	7,116	1.3	10.45	9,520	.4	9,187	17.33	333	.2	8.12	886,441	9311.4	2.95	2.33
QUINCY	1,769,768	5.0	1,763,308	20.63	6,460	1.1	9.92	59,619	2.2	58,491	17.73	1,128	.8	6.88	1,710,149	2868.5	2.90	3.04
DISTRICT 5																		
TAUNTON	249,547	.7	245,162	19.09	4,385	.8	9.51	10,512	.4	9,124	17.55	1,388	.9	9.99	239,035	2273.9	1.54	.48
BROCKTON	2,107,131	5.9	2,071,728	20.30	35,403	6.3	8.73	92,163	3.4	86,269	17.26	5,874	4.0	6.85	2,014,968	2186.3	3.04	1.88
NORWOOD	145,837	.4	142,009	20.19	3,828	.7	9.94	11,754	.5	11,379	16.83	375	.3	7.21	134,083	1140.7	3.36	2.73
FALL RIVER	857,286	2.4	835,841	18.83	21,445	3.8	9.42	69,989	2.6	66,018	16.32	3,971	2.7	10.31	787,297	1124.9	2.51	.89
ATTLEBORO	143,209	.4	141,895	19.75	1,314	.2	10.51	17,447	.7	17,373	16.27	74	.1	6.17	125,762	720.6	3.48	4.34
NEW BEDFORD	871,492	2.4	853,808	18.76	17,684	3.1	9.53	66,720	2.5	64,695	15.89	2,025	1.4	8.30	905,809	1357.6	2.87	1.23
PLYMOUTH***	101,037	.3	99,798	21.24	1,239	.2	10.24	—	—	—	—	—	—	—	—	—	—	—
INTERSTATE	826,611	2.3	820,366	20.11	6,245	1.1	10.46	106,500	4.0	105,495	17.23	1,005	.7	8.66	720,111	676.2	2.88	1.80

\* Gloucester office began operations May 1, 1945. Activities of Gloucester office previously reported with Salem.

\*\* Less than .05%

\*\*\* Plymouth office began operations March 25, 1946. Activities of Plymouth office previously reported with New Bedford.



TABLE XI  
BENEFIT PAYMENTS - JULY 1, 1945 - JUNE 30, 1946  
TOTAL AMOUNT AND AVERAGE CHECK DISBURSED - BY OFFICE AND SEX

OFFICE WHERE CLAIM WAS FILED	TOTAL				MEN				WOMEN			
	ALL PAYMENTS	TOTAL UNEMPLOYMENT		PARTIAL & PART-TOTAL UNEMPLOYMENT	ALL PAYMENTS	TOTAL UNEMPLOYMENT		PARTIAL & PART-TOTAL UNEMPLOYMENT	ALL PAYMENTS	TOTAL UNEMPLOYMENT		PARTIAL & PART-TOTAL UNEMPLOYMENT
	TOTAL AMOUNT	TOTAL AMOUNT	AVERAGE CHECK	TOTAL AMOUNT	TOTAL AMOUNT	TOTAL AMOUNT	AVERAGE CHECK	TOTAL AMOUNT	TOTAL AMOUNT	TOTAL AMOUNT	AVERAGE CHECK	TOTAL AMOUNT
TOTAL--ALL OFFICES	\$35,610,977	\$35,044,247	\$19.89	\$566,730	\$19,027,654	\$18,855,625	\$20.84	\$172,029	\$16,583,323	\$16,188,622	\$18.84	\$394,701
<b>DISTRICT I</b>												
Springfield	3,873,081	3,847,187	20.28	25,894	1,792,921	1,781,988	21.04	10,933	2,080,160	2,065,199	19.68	14,961
Northampton	155,423	151,278	19.42	4,145	95,296	94,010	20.50	1,266	60,127	57,268	17.88	2,859
Greenfield	267,332	262,565	18.66	4,767	123,469	121,627	20.25	1,842	143,863	140,938	17.80	2,925
North Adams	350,338	344,728	18.65	5,610	130,414	129,698	20.66	716	219,924	215,030	17.62	4,894
Pittsfield	239,285	234,039	19.66	5,246	152,447	149,335	21.05	3,112	86,838	84,704	18.07	2,134
Holyoke	803,303	796,693	19.99	6,610	370,276	368,574	20.85	1,702	433,027	428,119	19.31	4,908
Athol	63,909	62,646	19.05	1,263	33,527	32,919	20.46	608	30,382	29,727	17.69	655
<b>DISTRICT II</b>												
Worcester	2,382,464	2,362,263	19.93	30,201	1,408,924	1,397,602	20.93	11,322	973,540	954,661	18.62	18,879
Milford	252,862	238,040	19.24	14,822	68,936	67,712	20.22	1,224	183,926	170,328	18.67	13,598
Webster	301,018	296,737	19.09	4,281	128,870	127,782	20.56	1,088	172,148	168,955	18.10	3,193
Fitchburg	850,025	837,090	19.62	12,935	313,654	311,371	20.70	2,283	536,371	525,719	19.03	10,652
Framingham	179,276	175,272	20.21	4,004	121,022	119,393	20.87	1,629	58,254	55,879	18.93	2,375
Marlborough	447,896	438,160	19.62	9,736	183,155	180,297	20.83	2,868	264,741	257,863	18.86	6,878
<b>DISTRICT III</b>												
Lynn	1,552,622	1,513,596	19.91	39,026	772,499	761,704	20.87	10,795	780,123	751,692	19.03	28,231
Lowell	1,311,600	1,290,926	19.55	20,675	743,777	737,539	20.45	8,238	567,823	553,386	18.47	14,437
Lawrence	1,510,738	1,443,193	18.77	67,545	586,461	571,211	20.23	15,250	924,277	871,982	17.93	52,295
Haverhill	474,594	412,714	19.55	61,880	238,848	227,473	20.25	11,375	235,746	185,241	18.75	50,505
Newburyport	347,377	337,648	19.18	9,729	171,732	169,761	19.98	1,971	175,645	167,887	18.39	7,758
Gloucester	194,737	190,129	18.55	4,606	85,986	84,983	19.78	1,003	108,751	105,146	17.67	3,605
Salem	618,645	606,699	20.22	11,946	412,074	407,840	20.84	4,234	206,571	198,859	19.05	7,712
<b>DISTRICT IV</b>												
Boston	6,383,768	6,319,497	20.11	64,271	4,054,105	4,025,928	20.91	28,177	2,329,663	2,293,569	18.83	36,094
Chelsea	580,817	574,463	19.92	6,354	382,551	379,654	20.99	2,897	198,266	194,809	18.13	3,457
Cambridge	1,092,224	1,083,706	20.02	8,518	595,896	592,905	20.93	2,991	496,328	490,801	19.02	5,527
Malden	1,238,913	1,224,200	19.85	14,713	581,285	577,350	21.03	3,935	657,628	646,850	18.90	10,778
Medford	458,170	453,022	19.76	5,148	232,793	230,780	20.94	2,013	222,242	218,242	18.67	3,156
Somerville	597,548	591,599	19.93	5,949	341,665	338,691	20.85	2,974	255,883	252,908	18.83	2,975
Newton	719,037	711,392	20.29	7,645	385,768	383,075	21.20	2,693	333,269	328,317	19.32	4,952
Woburn	396,096	392,006	20.28	4,090	178,512	176,724	21.09	1,788	217,584	215,282	19.66	2,302
Waltham	895,961	888,845	20.28	7,116	373,943	371,482	21.19	2,461	522,018	517,363	19.67	4,655
Quincy	1,769,768	1,763,308	20.63	6,460	1,183,678	1,180,324	21.35	3,354	586,090	582,984	19.30	3,106
<b>DISTRICT V</b>												
Taunton	249,547	245,162	19.09	4,385	118,979	118,291	20.49	688	130,568	126,871	17.94	3,697
Brookton	2,107,131	2,071,728	20.30	35,403	1,096,819	1,084,323	21.12	12,496	1,010,312	987,405	19.47	22,907
Norwood	145,837	142,009	20.19	3,828	78,491	77,924	20.75	567	67,346	64,065	19.55	3,261
Fall River	857,286	835,841	18.83	21,445	447,561	443,667	19.49	3,894	409,725	392,174	18.13	17,651
Attleboro	143,209	141,695	19.75	1,314	67,776	67,442	21.12	334	74,453	74,453	18.66	980
New Bedford	871,492	853,806	18.76	17,684	457,777	452,322	20.04	5,455	413,715	401,486	17.49	12,229
Plymouth *	101,037	99,798	21.24	1,239	43,482	43,147	21.64	335	57,555	56,651	20.94	904
Interstate	826,611	820,366	20.11	6,245	472,285	468,777	20.83	3,508	354,326	351,589	19.21	2,737

\* Began operations March 25, 1946. Activities of Plymouth office previously reported with New Bedford

TABLE XII

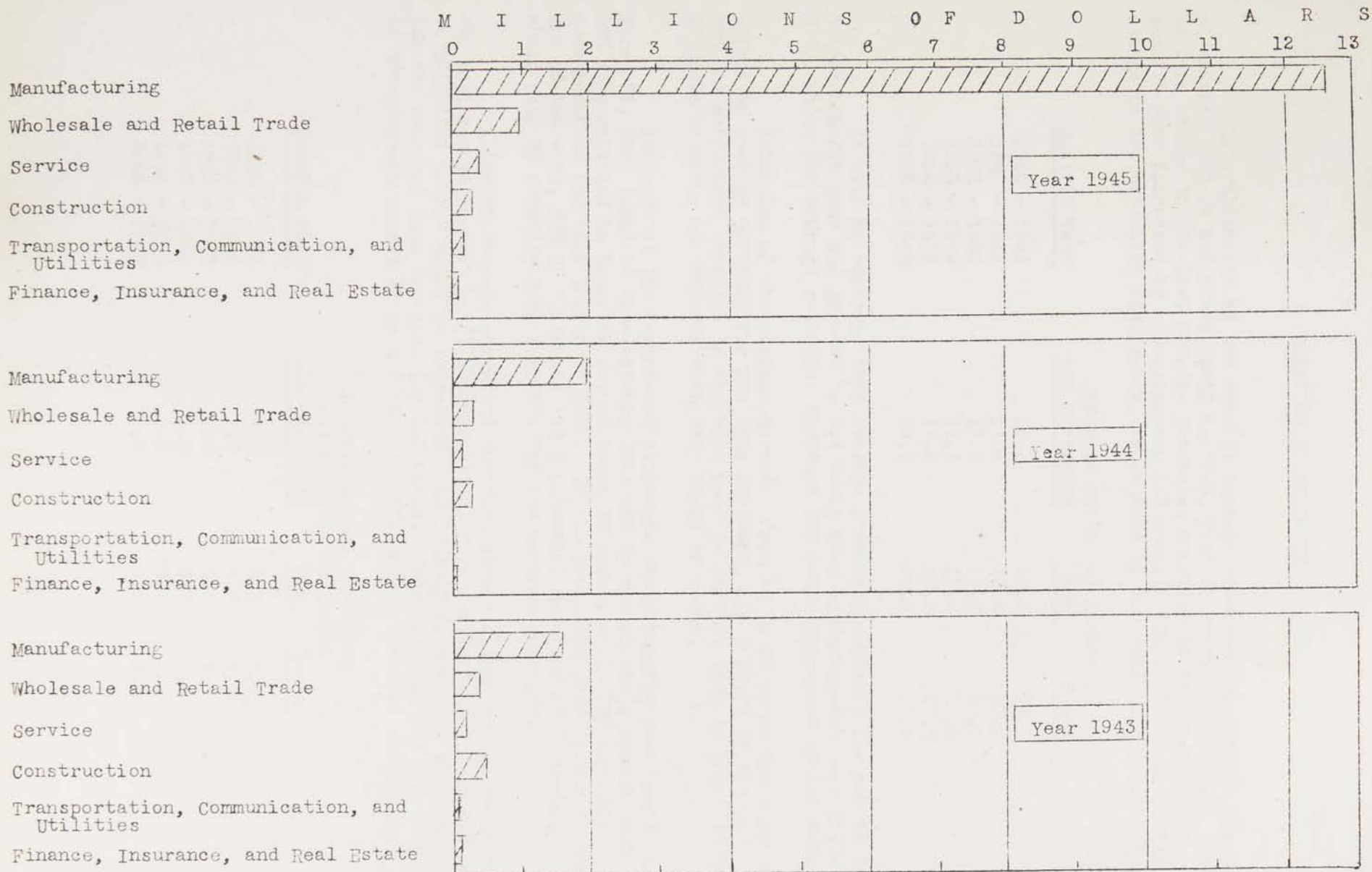
BENEFIT PAYMENTS BY MAJOR INDUSTRIAL GROUPS  
YEARS 1945, 1944, and 1943

INDUSTRY GROUPS	A L L P A Y M E N T S					
	YEAR 1945		YEAR 1944		YEAR 1943	
	AMOUNT	%	AMOUNT	%	AMOUNT	%
TOTALS--ALL GROUPS	\$14,468,361	100.0	\$2,826,311	100.0	\$2,480,266	100.0
MANUFACTURING	12,621,191	87.2	1,998,342	70.7	1,484,526	59.8
ELECTRICAL MACHINERY	2,641,534	19.6	67,888	2.4	32,042	1.3
TRANSPORTATION EQUIPMENT (EXCEPT AUTOMOBILES)	1,714,401	11.8	86,460	3.1	15,990	.6
TEXTILE-MILL PRODUCTS	1,586,450	11.0	737,822	26.1	624,863	25.2
APPAREL, ETC.	1,110,815	7.7	252,252	8.9	230,314	9.3
IRON AND STEEL PRODUCTS	1,007,730	7.0	88,174	3.1	45,164	1.8
ORDNANCE AND ACCESSORIES	950,955	6.6	24,748	.9	18,254	.7
MACHINERY (EXCEPT ELECTRICAL)	868,955	6.0	125,208	4.4	42,131	1.7
LEATHER AND LEATHER PRODUCTS	618,663	4.3	286,824	10.2	290,009	11.7
RUBBER PRODUCTS	479,420	3.3	21,374	.8	15,879	.6
CHEMICALS AND ALLIED PRODUCTS	172,750	1.2	82,724	2.9	13,936	.6
STONE, CLAY, AND GLASS PRODUCTS	164,295	1.1	23,964	.8	16,817	.7
FURNITURE, ETC.	149,119	1.0	32,996	1.2	20,123	.8
FOOD AND KINDRED PRODUCTS	146,695	1.0	41,272	1.5	47,587	1.9
PRINTING, PUBLISHING, ETC.	81,299	.6	21,048	.7	30,250	1.2
ALL OTHER MANUFACTURING	727,471	5.0	105,568	3.7	41,167	1.7
WHOLESALE AND RETAIL TRADE	552,935	3.6	308,106	10.9	318,548	12.8
EATING AND DRINKING PLACES	261,046	1.8	69,286	2.4	49,159	2.0
RETAIL APPAREL AND ACCESSORIES	132,609	.9	76,876	2.7	73,038	2.9
FULL-SERVICE AND LIMITED FUNCTION WHOLESALERS	128,377	.9	34,182	1.2	48,948	2.0
RETAIL FOOD (INCLUDING LIQUOR STORES)	124,655	.9	23,340	.8	20,750	.8
OTHER WHOLESALE DISTRIBUTORS	83,668	.6	23,274	.8	34,293	1.4
RETAIL TRADE, N.E.C.	83,838	.6	35,818	1.3	32,306	1.3
RETAIL GENERAL MERCHANDISE	43,329	.6	31,062	1.1	32,392	1.3
WHOLESALE AND RETAIL TRADE COMBINED, N.E.C.	43,430	.2	8,728	.3	19,079	.8
RETAIL AUTOMOTIVE	18,423	.1	5,540	.3	6,583	.3
CONSTRUCTION	246,481	1.8	262,324	9.3	408,050	16.5
SERVICE	361,082	2.5	148,724	5.3	144,153	5.9
PERSONAL SERVICE	77,709	.5	27,476	1.0	24,803	1.0
AMUSEMENT, RECREATION, ETC.	44,354	.3	24,186	.9	27,009	1.1
HOTELS, ROOMING HOUSES, ETC.	66,570	.5	22,050	.7	19,077	.8
OTHER SERVICES *	171,849	1.2	75,012	2.7	73,264	3.0
TRANSPORTATION, COMMUNICATION, AND UTILITIES	145,538	1.0	39,600	1.4	49,459	2.0
FINANCE, INSURANCE, AND REAL ESTATE	98,990	.7	37,960	1.3	54,123	2.2
ALL OTHERS AND INDUSTRY UNKNOWN	22,144	.2	31,055	1.1	21,407	.8

\* RETAIL FILLING STATIONS ARE INCLUDED IN "OTHER SERVICES".



CHART V  
AMOUNT OF BENEFIT PAYMENTS BY INDUSTRY DIVISIONS  
YEARS 1945, 1944, AND 1943



## DURATION OF BENEFITS

Liberalization of the benefit formula extended the maximum duration of claims filed on and after April 1, 1945, from 20 weeks to 23 weeks. Owing to this change in the Law, average potential duration in the most recent benefit year increased by approximately 2.2 weeks. (There had been little change in the preceding five years, as is seen in the following tabulation.)

Benefit Year	Average Potential Duration		
	All Claimants	Men	Women
1940 - 1941	17.4	17.4	17.3
1941 - 1942	16.8	16.6	17.0
1942 - 1943	17.5	17.7	17.4
1943 - 1944	17.1	17.7	16.5
1944 - 1945	17.6	18.3	17.0
1945 - 1946	19.4	20.8	18.4

It will be observed that average potential duration for men in the latest benefit year was greater by 3.4 weeks than in the benefit year 1940-1941, while the average potential duration for women increased by 1.1 weeks.

Extension of the maximum duration from 20 to 23 weeks had a greater effect on average duration for men than for women, since 79.7% of the men had had sufficient earnings in the base year to entitle them to benefits for 20 weeks or more, as compared with only 56.5% of women.

Analysis of the records of claimants whose benefit year ended March 31, 1946 (most of them workers laid off by war plants), showed that 66% were entitled to benefits for at least 20 weeks, while 15% actually drew benefits for that length of time. In the preceding year (prior to the end of the war), 59% of claimants had a potential duration of 20 weeks, while only 2% actually drew benefits for the maximum duration.

Although average potential duration showed slight change prior to the most recent benefit year, average actual duration decreased from 8.6 weeks in 1940-1941 to 3.5 weeks in 1944-1945. In 1945-1946, however, claimants (on the average) drew benefits for 8.5 weeks. This increase was the result of unemployment caused by post VJ-Day layoffs and by material shortages.

Benefit Year	Average Actual Duration, All Eligible Claimants		
	All Claimants	Men	Women
1940 - 1941	8.6	8.1	9.4
1941 - 1942	7.2	6.0	8.5
1942 - 1943	5.4	4.4	6.2
1943 - 1944	4.0	3.9	4.1
1944 - 1945	3.5	3.7	3.3
1945 - 1946	8.5	8.8	8.3



## OVERPAYMENTS ON CLAIMS FOR BENEFITS

The Overpayment Section of the Benefits Disbursement Department has the duty of recovering payments made in error or through misrepresentation. Whenever it is found that a claimant has received benefits erroneously, no further cash payment of benefits is made to such a claimant until the total amount of the overpayment has been reimbursed. If the claimant is currently unemployed and/or is not able to reimburse the Division in cash for benefits erroneously paid, benefits as they become due to such an individual because of his unemployment are applied to reduce the amount of his indebtedness to the Division. In difficult cases amounts paid to an individual through error may be recovered by action of contract.

Analysis of overpayments accounts in connection with unemployment compensation benefits in the current fiscal year may be briefly summarized as follows:

1. On July 1, 1945, a total of 1,980 cases representing \$65,458.50 were in process of collection.
2. Some 1,888 new overpayments were established during the fiscal year. These new cases were valued at \$43,719.00.
3. Collections either in cash or by offsets against benefits currently payable amounted to \$43,923.75.
4. Cancellations during the year totalled 86 cases valued at \$4,304.00.
5. On June 30, 1946, overpayments in process of collection totalled 1,860 cases, amounting to \$60,949.25.

Duties of the Overpayments Section relate to readjustment allowances as well as to unemployment compensation benefits. Analysis of overpayments on readjustment allowances may be summarized as follows:

1. On July 1, 1945 a total of 12 cases amounting to \$392.00 were in process of collection.
2. Some 503 overpayments valued at \$18,690.00 were established during the fiscal year.
3. Collections aggregated \$12,691.00.
4. Cancellations totalled \$10.00.
5. On June 30, 1946, 105 cases valued at \$6,381.00 were in process of collection.

## PROMPTNESS IN PAYMENT OF BENEFITS

Notwithstanding the tremendous increase in the number of checks issued by the Department in the year ending June 30, 1946, 89% of all benefit payments for total unemployment were made within one week following the week of unemployment for which the check was issued.

Promptness in issuing benefit payments is one of the criteria of efficient unemployment compensation administration and Massachusetts has an outstanding record in this respect. Figures released by the Bureau of Employment Security showed that in the quarter ending June 30, 1946, Massachusetts issued 93.3% of all intrastate payments within two weeks after the end of the compensable week. This is well above the nationwide average. Comparison with 8 states of comparable size and industrial pattern showed that the only state with a better record than Massachusetts was California, where payments are made in cash at the local office on the day the compensable claim is filed. The figures in the following table show the per cent of payments made in less than two weeks following the compensable week. (In prior years when data on payments made within one week were available, Massachusetts held first place among these states with regard to promptness in issuing benefit payments.)

Time Lapse in Intrastate Benefit Payments for  
Total Unemployment for Selected States

April - June 1946

State	Number of Payments	Per Cent of Payments Made in	
		Less than Two Weeks	Six Weeks or More
All States	14,699,162	81.5	3.8
Massachusetts	567,349	93.3	1.8
California	2,050,408	94.9	2.7
New York	2,032,145	87.9	3.0
Pennsylvania	1,580,938	89.5	3.0
Connecticut	205,575	61.4	6.2
New Jersey	974,644	81.8	7.6
Michigan	1,006,459	82.9	4.3
Ohio	795,246	81.7	5.2
Illinois	1,053,712	36.8	5.0



## EMPLOYERS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW

The number of active subject employers was increased during the fiscal year by a net of 2,076, and totalled 77,125 on June 30, 1946. Considerable turnover occurred in the file of active subject employers as the following figures show:

Number of employers added during the year	10,104
Number of employers removed during the year	<u>8,028</u>
Net addition	2,076

Of the 9,285 status determinations of subject employers made during the fiscal year, 4,356 or 47% were for successors to active accounts, who had through reorganization, purchase or otherwise, taken over an establishment where workers were already covered by the Law.

## CONTRIBUTIONS TO THE UNEMPLOYMENT COMPENSATION FUND

Contributions to the Unemployment Compensation Fund which were collected during the fiscal year ending June 30, 1946, together with interest penalties thereon (less refunds), totalled \$21,822,620.70.

Contributions on wages earned in 1945 totalled \$22,091,189--14% less than in the preceding year. Although taxable wages on which contributions were based showed a slight reduction (.9%), the major part of the decrease in contributions resulted from reduced rates under experience rating provisions of the Massachusetts Employment Security Law. It was estimated that the average contribution rate for all employers covered by the Law was .88% of taxable payrolls in 1945 as compared with the standard rate of 2.7%. For the first six months of the year 1946, the average rate was estimated to be .77%.

The distribution of total compensation, taxable wages, and contributions is shown by industry divisions and major industry groups in Table XIII. Analysis of this table shows the following:

1. Contributions amounting to \$12,569,589 or 56.9% of the total, were paid by manufacturing industries.
2. Manufacturers of textile-mill products comprised the industry group paying the largest amount of contributions. A total amount of \$1,993,685 was paid by this group on wages earned in 1945 (11% less than the amount of contributions paid on wages earned in 1944).
3. Other industry groups which paid contributions of over \$1,000,000 included manufacturers of leather and leather products, electrical machinery, transportation equipment (including ship building), apparel, and machinery other than electrical.
4. The highest average contribution rates were paid by retail filling stations and manufacturers of apparel. (These two groups had the highest average rates in the preceding year also.)
5. More than \$365,000,000 (12.7%) of total payrolls in establishments subject to the Law was not taxable, since it went to individuals who had earned in excess of \$3,000 during the year.



TOTAL COMPENSATION, TAXABLE WAGES, AND CONTRIBUTIONS FOR THE YEAR 1945  
BY EMPLOYERS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW  
CLASSIFIED BY INDUSTRY GROUPS

INDUSTRY GROUPS	TOTAL COMPENSATION	TAXABLE WAGES *		CONTRIBUTIONS		
	AMOUNT	AMOUNT	% OF TOTAL	AMOUNT	% OF TOTAL	AVERAGE CONTRIBUTION RATE
TOTAL - ALL GROUPS	\$2,878,820,500	\$2,513,471,000	100.0	\$22,091,151	100.0	.88
MANUFACTURING	1,743,882,300	1,542,188,600	61.3	12,569,589	56.9	.82
Electrical Machinery	245,055,900	221,963,500	8.8	1,338,459	6.1	.60
Textile-Mill Products	241,799,500	222,490,500	8.9	1,993,685	9.0	.90
Machinery (except Electrical)	188,234,400	162,085,300	6.4	1,106,280	5.0	.68
Transportation Equipment (except Automobiles)	147,002,900	126,967,100	5.0	1,322,188	6.0	1.04
Iron and Steel Products	136,396,500	119,266,000	4.7	771,724	3.5	.65
Leather and Leather Products	132,389,100	119,483,100	4.8	1,400,539	6.3	1.17
Apparel and Other Finished Products Made from Fabrics and Similar Materials	86,635,100	77,277,200	3.1	1,243,430	5.6	1.61
Food and Kindred Products	80,122,300	70,760,700	2.8	490,894	2.2	.69
Paper and Allied Products	70,121,600	60,541,600	2.4	373,505	1.7	.62
Printing, Publishing, and Allied Industries	64,279,400	54,067,500	2.2	345,396	1.6	.64
Rubber Products	60,130,700	53,441,600	2.1	303,127	1.4	.57
Nonferrous Metals and their Products	49,042,300	42,202,200	1.7	308,184	1.4	.73
Chemicals and Allied Products	47,503,900	38,353,500	1.5	253,681	1.1	.66
Ordnance and Accessories	41,920,100	39,147,900	1.6	271,553	1.2	.69
Furniture and Finished Lumber Products	31,546,200	27,666,400	1.1	232,832	1.1	.84
Stone, Clay, and Glass Products	25,009,300	21,470,500	.8	134,536	.6	.63
Other Manufacturing	96,693,100	85,002,100	3.4	679,576	3.1	.80
WHOLESALE AND RETAIL TRADE	562,957,900	473,542,700	18.8	4,577,536	20.7	.97
Full-Service and Limited Function Wholesalers	114,852,300	83,164,300	3.3	809,520	3.7	.97
Wholesale Distributors (others)	78,811,500	58,001,300	2.3	390,664	1.8	.67
Retail Food (includes Liquor Stores)	86,179,300	78,531,100	3.1	763,891	3.5	.97
Eating and Drinking Places	68,110,100	64,978,100	2.6	802,215	3.6	1.23
Retail General Merchandise	58,078,200	51,210,300	2.0	296,780	1.3	.58
Retail Apparel and Accessories	39,571,700	33,626,900	1.3	379,660	1.7	1.13
Other Wholesale and Retail Trade	20,962,200	17,213,400	.7	133,807	.6	.78
Retail Automotive	19,534,400	17,094,500	.7	174,738	.8	1.02
Retail Filling Stations	5,050,300	4,873,600	.2	94,854	.4	1.95
Retail Trade Not Elsewhere Classified	71,807,900	64,849,200	2.6	731,407	3.3	1.13
TRANSPORTATION, COMMUNICATION, AND UTILITIES	183,096,500	166,382,600	6.6	1,150,704	5.2	.69
SERVICE	154,452,000	137,995,200	5.5	1,786,818	7.9	1.26
Personal Services	41,554,400	39,458,800	1.6	487,691	2.2	1.24
Business Services, Not Elsewhere Classified	26,702,700	21,014,900	.8	222,509	1.0	1.06
Other Services	86,194,900	77,523,500	3.1	1,026,618	4.7	1.32
FINANCE, INSURANCE AND REAL ESTATE	137,380,400	107,357,600	4.3	833,403	3.8	.78
CONSTRUCTION	88,988,600	79,201,000	3.2	1,129,516	5.1	1.42
ALL OTHERS	8,082,800	6,803,300	.3	93,585	.4	1.38

\* Taxable wages are limited to the first \$3000 of remuneration paid to any individual by an employer with respect to employment during any calendar year.



## EXPERIENCE RATING

Employers who became subject to the Massachusetts Employment Security Law prior to January 1, 1942, were entitled to have their contribution rates for the year 1946 determined in accordance with experience rating provisions of the Law. Some 28,777 employers, or approximately 38% of those subject to the Law on January 1, 1946, met this requirement. Most of the remaining 47,762 had become subject to the Law as of January 1, 1943, when coverage was extended to establishments employing less than four workers.

Notwithstanding the drastic increase in benefit payments which followed VJ-Day, the three-year totals for most rated employers were low enough to entitle them to some reduction in rate in 1946. The following tabulation shows that 91.3% are entitled to the minimum rate of 0.5%, while only 1.3% are required to pay the full 2.7% rate:

Contribution Rate	Year 1946		Year 1945	
	Number of Rated Employers	% of Total	Number of Rated Employers	% of Total
Total--All Rates	28,777	100.0	27,151	100.0
0.5%	26,266	91.3	22,322	82.2
1.0%	1,192	4.1	1,815	6.7
1.5%	590	2.1	1,131	4.2
2.0%	206	.7	457	1.7
2.5%	157	.5	333	1.2
2.7%	366	1.3	1,093	4.0

A reduction in the average contribution rate for all employers from 2.7% to .77% was due to reduction in the rates of those 28,777 employers who accounted for 95.5% of the total taxable pay roll. As shown below, the average rate for rated employers was .59%:

Year	Average Contribution Rate		Number* of Rated Employers
	All Employers	Rated Employers	
1946	.77	.59	28,777
1945	.85	.60	27,151
1944	.93	.72	25,855
1943	1.28	1.08	27,206
1942	1.52	1.32	16,727

Average rates among major industry groups showed less variation than in prior years. As seen in Table XIV, the highest average rate (1.05%) is found in the apparel industry, while relatively high average rates are found in building construction (.78%) and the manufacture of leather and leather products (.77%). Seasonal fluctuations are characteristic of both these latter groups. Textile manufacturing also showed a comparatively high rate--.83%. For most groups the rates averaged less than .60%.



Table XIV also shows that, on the basis of the 1945 taxable pay roll, the reduction in receipts from contributions for the year 1946, representing the difference between the flat rate of 2.7% and the reduced rates, would be approximately \$50,700,000.

**TABLE XIV**  
**RATED ACCOUNTS, AVERAGE CONTRIBUTION RATES, AND ESTIMATED REDUCTIONS FOR 1946**  
**BY INDUSTRY**

Industry	Rated Accounts	Average Contribution Rate*	Estimated Amount of Reduction**	Industry	Rated Accounts	Average Contribution Rate*	Estimated Amount of Reduction**
TOTAL, ALL INDUSTRIES	28,777	.59	\$50,700,000				
AGRICULTURE, FORESTRY AND FISHING	141	.59	41,000	WHOLESALE AND RETAIL TRADE	13,291	.51	12,900,000
00 to 06, and 07 Agriculture	129	.59	38,300	50 Full-Service and Limited-Function Wholesalers	2,377	.51	1,540,000
08 Forestry	1	.50	300	51 Wholesale Distributors, Other Than Full-Service and Limited-Function Wholesalers	1,647	.51	1,050,000
09 Fishing	11	.53	2,400	52 Other Wholesale and Retail Trade	443	.51	290,000
MINING	67	.51	55,000	53 Retail General Merchandise	287	.51	1,005,000
10 to 14 Mining and Quarrying	67	.51	55,000	54 Retail Food (Includes Liquor Stores)	1,758	.51	1,490,000
CONSTRUCTION	2,132	.68	1,200,000	55 Retail Automotive	673	.50	335,000
15 Building Construction—General Contractors	560	.78	350,000	56 Retail Apparel and Accessories	949	.57	580,000
16 General Contractors, Other Than Building	204	.68	250,000	57 Retail Trade, Not Elsewhere Classified	2,326	.51	1,085,000
17 Construction—Special Trade Contractors	1,368	.62	600,000	58 Eating and Drinking Places	2,586	.51	5,470,000
MANUFACTURING	5,821	.64	28,800,000	59 Retail Filling Stations	245	.52	55,000
19 Ordnance and Accessories	18	.78	450,000	FINANCE, INSURANCE AND REAL ESTATE	2,144	.50	2,100,000
20 Food and Kindred Products	586	.55	1,460,000	60 Banks and Trust Companies	501	.50	580,000
21 Tobacco	15	.61	17,000	61 Security Dealers and Investment Banking	150	.50	131,000
22 Textile-Mill Products	457	.83	4,045,000	62 Finance Agencies, Not Elsewhere Classified	225	.51	103,000
23 Apparel and Other Finished Products	721	1.05	970,000	63 Insurance Carriers	203	.50	855,000
24 Lumber and Timber Basic Products	94	.54	63,000	64 Insurance Agents and Brokers	189	.50	120,000
25 Furniture and Finished Lumber Products	377	.52	610,000	65 Real Estate Dealers, Agents, and Brokers	796	.52	255,000
26 Paper and Allied Products	224	.50	1,285,000	66 Real Estate, Insurance, Loans, Law Offices	67	.55	13,000
27 Printing, Publishing, and Allied Industries	651	.50	1,120,000	67 Holding Companies (Except Real Estate Holding Companies)	13	.50	5,000
28 Chemicals and Allied Products	250	.51	780,000	SERVICE	3,982	.53	2,200,000
29 Products of Petroleum and Coal	13	.50	50,000	70 Hotels, Rooming Houses, Camps, etc.	289	.53	333,000
30 Rubber Products	73	.58	1,215,000	72 Personal Services	1,027	.52	630,000
31 Leather and Leather Products	551	.77	2,045,000	73 Business Services, Not Elsewhere Classified	484	.53	371,000
32 Stone, Clay, and Glass Products	141	.52	550,000	74 Employment Agencies, Commercial and Trade Schools	57	.52	26,000
33 Iron and Steel and Their Products	403	.57	2,340,000	75 Automobile Repair Services and Garages	323	.50	111,000
34 Transportation Equipment (Except Automobiles)	58	.55	1,940,000	76 Miscellaneous Repair Services and Hand Trades	161	.53	65,000
35 Nonferrous Metals and Their Products	263	.53	870,000	78 Motion Pictures	223	.51	192,000
36 Electrical Machinery	104	.59	4,000,000	79 Other Amusement, Recreation, and Related Services	419	.69	128,000
37 Machinery (Except Electrical)	477	.56	3,530,000	80 Medical and Other Health Services	180	.51	75,000
38 Automobiles and Automobile Equipment	23	.62	100,000	81 Law Offices and Related Services	140	.51	54,000
39 Miscellaneous Manufacturing Industries	322	.58	1,360,000	82 Educational Institutions and Agencies	37	.51	10,000
TRANSPORTATION, COMMUNICATION AND UTILITIES	1,177	.50	3,400,000	83 Other Professional and Social-Service Agencies	69	.52	82,000
41 Street Railways and Bus Lines	28	.50	722,000	86 Nonprofit Membership Organization	573	.55	123,000
42 Trucking and/or Warehousing for Hire	759	.50	606,000	ESTABLISHMENTS NOT ELSEWHERE CLASSIFIED	22	.57	4,000
43 Other Transportation, Except Water Transportation	176	.51	226,000				
44 Water Transportation	24	.50	18,000				
45 Other Services Allied to Transportation	71	.50	160,000				
46 Communications: Telephone, Telegraph, etc.	10	.50	886,000				
48 Utilities: Electric and Gas	84	.50	706,000				
49 Other Local Utilities and Local Public Services	25	.50	16,000				

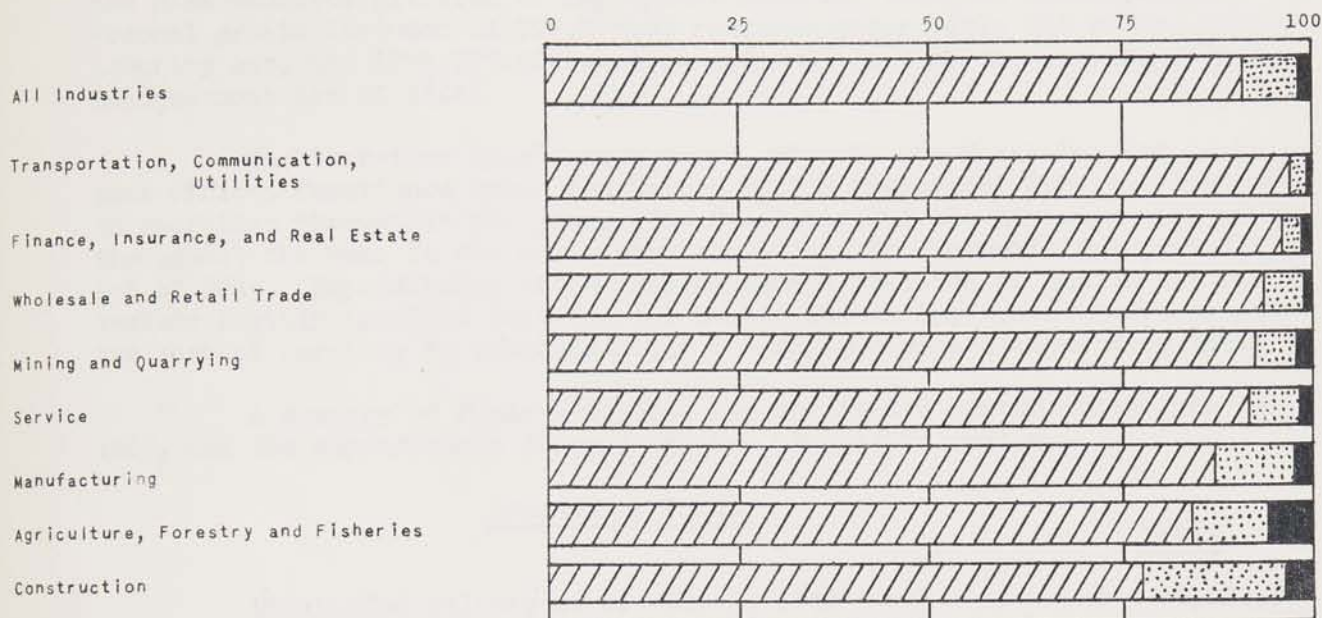
\* Weighted for amount of 1945 taxable pay roll at each rate.

\*\* Based on 1945 taxable pay roll.

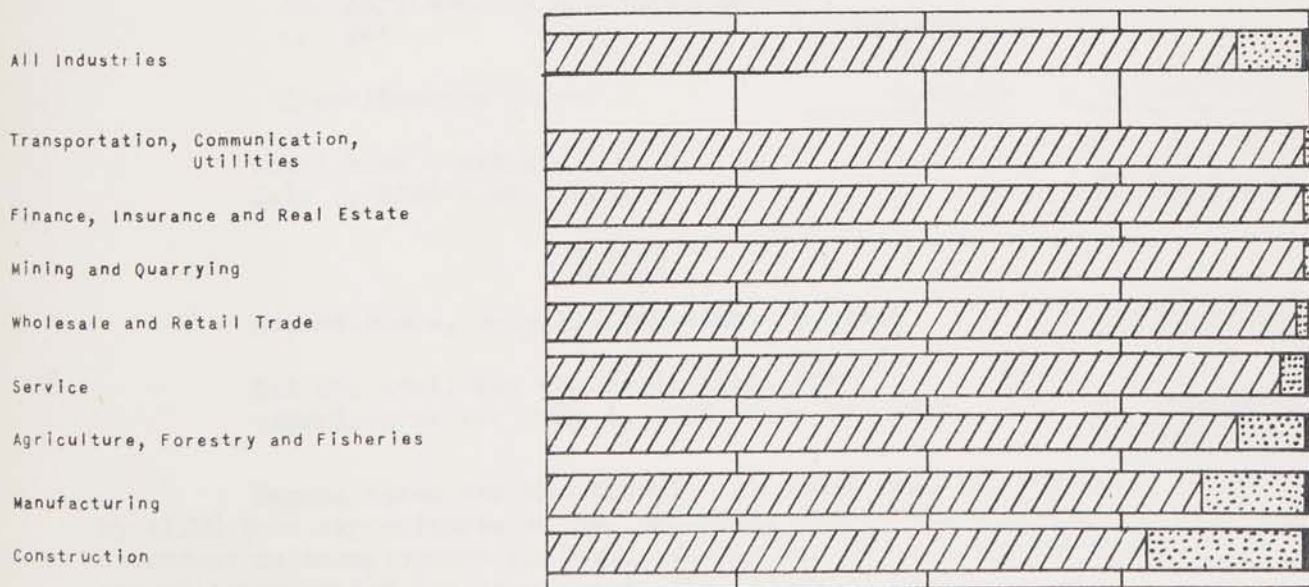



PERCENTAGE DISTRIBUTION OF RATED EMPLOYERS AND OF PAY ROLLS  
REPRESENTED THEREBY BY CONTRIBUTION RATES AND INDUSTRY DIVISIONS

Percent of Employers



Percent of Taxable Pay Rolls\*



 Contribution rate 0.5%
  Contribution rate 1.0%
  Contribution rate 2.5%
  Contribution rate 2.7%

\* 1945 taxable pay roll of rated employers

## OPERATING EXPENSES

In the fiscal year ending June 30, 1946, administrative costs of the Massachusetts Division of Employment Security totalled \$2,346,446.59. Federal grants included \$1,997,773.93 received under Title III of the Social Security Act, and \$292,677.00 received under Title V of the Servicemen's Readjustment Act of 1944.

The "war-time loan" arrangement, whereby the Massachusetts employment offices functioned under the United States Employment Service, remained in operation throughout the year. The facilities of the Division were utilized throughout the year in the administration of the Servicemen's Readjustment Act of 1944. Expenditures of the Massachusetts Division of Employment Security include certain invoices paid for the United States Employment Service, and the cost of services to veterans under the Servicemen's Readjustment Act.

A summary of funds available for the twelve months ended June 30, 1946, and the expenditures charged against them is as follows:

<u>Sources of Funds</u>		<u>Total</u>
Unexpended balance as of July 1, 1945		\$ 79,902.38
Funds made available in the fiscal year ending June 30, 1946		
Federal grants under Title III of the Social Security Act	\$1,997,773.98	
Federal grants under Title V of the Servicemen's Readjustment Act of 1944	292,677.00	
Miscellaneous income	<u>4,326.32</u>	<u>2,294,777.30</u>
Total made available July 1, 1945--June 30, 1946		\$2,374,679.68
<u>Deduct</u>		
Expenditures, July 1, 1945--June 30, 1946		<u>2,346,446.59</u>
Balance available for reallocation for expenditures for July 1, 1946--June 30, 1947		<u>\$ 28,233.09</u>

Expenditures for the fiscal year ended June 30, 1946 were greater by 41.3% than expenditures in the preceding year. The increase in work load attendant on unemployment following VJ-Day was responsible for the rise in expenditures, which are itemized in the following table.



	July 1, 1945- June 30, 1946		July 1, 1944- June 30, 1945		Increase %	
	<u>Amount</u>	<u>% of Total</u>	<u>Amount</u>	<u>% of Total</u>	<u>Amount</u>	<u>Increase %</u>
Total Expenditures	\$2,346,446.59	100.0	\$1,660,506.93	100.0	\$685,939.66	41.3
Personal Services	1,648,058.90	70.2	1,223,372.59	73.7	424,686.31	34.7
Rent of Premises	207,038.15	8.8	188,371.65	11.3	18,666.50	9.9
Supplies	153,913.33	6.6	39,810.79	2.4	114,102.54	286.6
Rent of Equipment	114,967.51	4.9	73,146.04	4.4	41,821.47	57.2
Communication	62,229.21	2.7	59,784.40	3.6	2,444.81	4.1
Repairs & Alterations	48,138.38	2.0	4,353.94	.3	43,784.44	1005.6
Heat, Light, & Water	33,328.49	1.4	28,601.08	1.7	4,727.41	16.5
Travel	24,616.99	1.0	18,278.38	1.1	6,338.61	34.7
Purchase of Equipment	21,320.02	.9	11,202.57	.7	10,117.45	90.3
Printing & Binding	1,122.49	.1	2,394.38	.1	1,271.89*	53.1*
Miscellaneous	31,713.12	1.4	11,191.11	.7	20,522.01	183.4

\* Decrease

The above expenditures include certain invoices paid for the United States Employment Service, and the cost of services to veterans under the Servicemen's Readjustment Act of 1944.

## PERSONNEL

Additional work loads following the cessation of hostilities were responsible for a 56% increase in the number of employees in the Division of Employment Security. At the end of June, 1945, these employees totalled 736, of whom 680 were permanent and 56 temporary. At the end of June, 1946, the number of employees had increased to 1,152, of whom 739 were permanent and 413 were temporary or provisional.

The monthly distribution of permanent and temporary or provisional appointees in the administrative and local offices is shown in the following table:

	ALL EMPLOYEES			ADMINISTRATIVE			LOCAL OFFICES	
	Total	Perma- nent	Tempo- rary and Provi- sional	Total	Perma- nent	Tempo- rary and Provi- sional	Total	Perma- nent
<u>1945</u>								
July	745	680	65	708	643	65	37	37
August	819	672	147	782	635	147	37	37
September	837	668	169	801	632	169	36	36
October	887	667	220	849	629	220	38	38
November	897	662	235	859	624	235	38	38
December	901	666	235	864	629	235	37	37
<u>1946</u>								
January	991	603	388	954	566	388	37	37
February	1050	663	387	1013	626	387	37	37
March	1042	690	352	1005	653	352	37	37
April	1117	709	408	1080	672	408	37	37
May	1120	706	414	1083	669	414	37	37
June	1152	739	413	1115	702	413	37	37

Employees on military and special leave are included in the number of permanent employees.

The number of permanent appointees at the end of June, 1946, represented 64% of the total. The remaining 36% represented those whose positions were either exempted by law from the provisions of civil service, or employees occupying, on a provisional or temporary basis, positions for which there were no established civil service lists.



## DEPARTMENT OF TRAINING

Activities of the Training Department were conducted jointly for the Massachusetts Division of Employment Security and the United States Employment Service. In the fiscal year ended June 30, 1946, those activities included the following items:

1. The regular program of on-the-job training.
2. Complete induction training of 255 new interviewers. This dealt with the provisions of the Massachusetts Employment Security Law and the Servicemen's Readjustment Act of 1944, and their application to claims procedures.
3. Refresher training of 35 veterans who returned to the Division after having served with the armed forces. This training was given for the purpose of bringing the veterans up to date with respect to the two laws, and procedures for handling claims for unemployment compensation and readjustment allowances.
4. Special refresher courses on the Social Security Act, the Massachusetts Employment Security Law, and the Servicemen's Readjustment Act of 1944. These courses were conducted for the benefit of both local and central office personnel.

In May, 1946, the Procedures and Manuals Section of the Training Department was expanded as to personnel and responsibilities, and became the Training Division. Activities of this Division of the Training Department included the following items:

1. Preparation of revisions in existing procedures made necessary by
  - (a) The expansion of various departments with the increasing claim load which followed VJ-Day.
  - (b) Changes in the Massachusetts Employment Security Law and the Servicemen's Readjustment Act.
  - (c) Changes in, or additions to, interstate agreements.
2. Editing, clearance, assembling, and distributing all administrative bulletins, and revisions in or additions to existing procedures.
3. Clearance on all new and revised forms.
4. Initiation of a new Internal Interpretive Series which is to include all regulatory and interpretive material issued officially by the Massachusetts Division of Employment Security, codified according to respective sections of the Massachusetts Employment Security Law.

5. Preparation, clearance, and issuance of various training material including

- (a) Comparison of the Massachusetts Employment Security Law and the G.I. Bill.
- (b) Articles on the principles underlying the "suitable work" disqualification.



# DEPARTMENT OF INFORMATION

Through the Informational Department, which carried on its activities jointly for the Massachusetts Division of Employment Security and the United States Employment Service, the general public is informed of activities of the Division, and the rights and responsibilities of employers and workers under the Massachusetts Employment Security Law and Title V of the G.I. Bill of Rights dealing with servicemen's readjustment allowances. With the rising claim load following VJ-Day and the demobilization of large numbers of servicemen, activities in this department were greatly increased. These activities may be summarized briefly as follows:

1. Released data on the activities of the Division for use in regular news stories and special features.
2. Distributed to employers and labor organizations some 400,000 copies of the revised booklet "Information to Employees." These booklets were for further distribution to workers separated from employment.
3. Distributed explanatory printed matter relating to the Massachusetts Employment Security Law.
4. Maintained books of newspaper clippings with reference to the Employment Security Law, Title V of the G.I. Bill of Rights, and the Division of Employment Security.
5. Provided speakers to talk before employer, labor, and civic groups, and veterans' organizations. In speaking to employer groups, attention was focused on the employer's responsibilities in assisting the Division to administer the Employment Security Law, and the rights of an employer aggrieved by an action of the Division. In the case of employee, labor, or veterans' groups, speakers explained the rights and responsibilities of workers under the Law. Attention was called to new amendments to the Law, and an explanation was given of the manner in which Title V of the G.I. Bill was administered.
6. Revised pamphlet explaining experience rating provisions of the Employment Security Law. This pamphlet is to be reprinted and distributed to all subject employers during the next fiscal year.
7. Work was begun on
  - (a) New posters to be displayed by subject employers
  - (b) New booklet on the rights and responsibilities of employers.

## LEGAL DEPARTMENT

Activities of the Legal Department included consultations with state officers, departments, boards, commissions, members of the legislature, employers, and employees; the preparation and analysis of legislation affecting the Massachusetts Employment Security Law; and appearance before legislative committees relative to such legislation. Changes in the Law are set forth in another section of this report.

The enactment of the Servicemen's Readjustment Act of 1944 greatly increased the duties of the Legal Department, since this Act is being administered by the Division of Employment Security. Many conferences have been held with the readjustment allowance agent and persons in this Division responsible for the proper administration of the Act, and advice has been rendered as to the application and interpretation of the Act in connection with claims filed by veterans.

Statistics relating to certain activities of the Legal Department are briefly summarized as follows:

1. A study was made of 51 petitions affecting the Massachusetts Employment Security Law filed with the legislature.
2. In 34 instances material was certified to the Social Security Administration.
3. Members of the legal staff appeared in the District Court in 539 cases, in the Superior Court (civil and equity) in 27 cases, in the Probate Court in 12 cases, in the Supreme Judicial Court in 2 cases, and in the U.S. District Court for the District of Massachusetts in 64 cases.
4. Collections by the Legal Department for the Fiscal year 1945--1946 totalled \$228,665.19, tabulated as follows:
 

Contract actions	\$167,267.65
Collections from delinquent employers	16,777.29
Dishonored checks	486.48
Benefit overpayments, civil action	761.11
Benefit overpayments, criminal action	2,761.00
Bankruptcies, assignments, receiverships, deceased employers	40,611.66
Total	<u>\$228,665.19</u>
5. Some 165 subpoenas were issued for the appearance of employers and employees with reference to collections and overpayments.
6. As a result of subpoena process and correspondence, 142 hearings were held relative to delinquent employers, overpayments, and refunds.



7. Applications for refund of contributions claimed to have been overpaid were approved in 189 cases and denied in 49 cases.
8. Cases involving payments of benefits due deceased and legally disabled claimants were closed in 35 instances. Payments were authorized in 30 cases, representing the sum of \$800.00.
9. Recovery of benefit payments made in error or through misrepresentation was sought through civil action in 73 cases.
10. Cases involving the recovery of such benefit payments through criminal action were referred to the Department of Public Safety in 15 instances, and prosecution was brought in 12 cases.
11. When benefit checks have been lost the Division issues duplicate checks upon execution and delivery of a satisfactory surety bond. During the fiscal year 96 such cases were closed.
12. Court decisions were rendered on 21 appeals from decisions of the Board of Review. In every case the decision of the Board of Review was affirmed. Some 15 appeals were marked for trial in the District Courts by employers and employees, and hearings were held.
13. A total of 58 interest or penalty reduction cases were approved and closed.

## DEPARTMENT OF RESEARCH AND STATISTICS

Throughout the fiscal year ending June 30, 1946, the research and statistics programs of the Massachusetts Division of Employment Security and the United States Employment Service were carried on by a single department, operating as the Reports and Analysis Department of the United States Employment Service.

Of the services performed for the Division of Employment Security the more important are described below.

1. The periodic statistical reports (weekly, monthly, quarterly, and annual) required by the Social Security Board and the Readjustment Allowance Service of the Veterans' Administration were computed, tabulated and analyzed.
2. The Director's Annual Report was compiled on the basis of information submitted by the heads of the various departments within the Division and data assembled in the Reports and Analysis Department.
3. Certain sections of the quarterly reports of the Advisory Council to the Governor were prepared.
4. The system of administrative controls was further expanded during the year to cover delinquent employer accounts.
5. Weekly or monthly analyses were prepared for the administrative use in evaluating performance, relating to such matters as time lapse between the date of receipt of an employer's remittance and the date of deposit in bank; the number of working days elapsing between the receipt of status reports and other communications from employers and the disposition thereof; progress in recovering overpayments from claimants and in collecting overdue accounts from employers; etc.
6. Estimates of work load were prepared for purposes of administrative control and budgetary requirements.
7. In connection with various bills pending before the General Court with respect to liberalization of benefit rates and duration, and the initiation of dependents' allowances, estimates of probable cost to the Fund were prepared for the Director and the Advisory Council.
8. A special investigation as to the causes for late payments was conducted for the purpose of enabling the administration to determine how such late payments could be reduced to a minimum.



9. Representatives of the Department took an active part in various conferences conducted by the Bureau of Employment Security relating the research and statistics programs in general, as well as to techniques involved in estimating work loads.
10. Research studies were made with respect to experience rating and to amount and duration of benefit payments.
11. From the data reported by employers subject to the Massachusetts Employment Security Law, tabulations were prepared showing covered employment and wages, by industry and by city or town. (These tabulations constitute the most complete record available of employment in Massachusetts and have been extremely useful to other state and federal agencies, as well as to non-governmental organizations.)
12. Reports on local office activities (which include the acceptance of benefit claims) and joint quarterly statistical bulletins (covering unemployment compensation, veterans' readjustment allowances, and employment service activities) were issued periodically.

From time to time, statistical data were supplied upon request to various federal, state, and local agencies.

A library of reference material on unemployment compensation and other phases of social security and on employment service and labor market conditions is maintained within the Department of Research and Statistics, with a trained librarian in charge. The library is open to employees of the Division and has been used by them in preparation for promotional examinations. It has also been used by outside students for research studies related to the program.

## BOARD OF REVIEW

During the fiscal year covered by this report, the number of benefit appeals received by the Board of Review increased from 3,841 to 11,636, reflecting the increase in claim load following VJ-Day. In addition, the facilities of the Board of Review were available to veterans of World War II who wished to appeal their claims for readjustment allowances under the Servicemen's Readjustment Act of 1944. A total of 2,596 such appeals were received.

Activities of the Board of Review in connection with claims for unemployment compensation and claims for readjustment allowances are shown in the accompanying tables, which may be briefly summarized as follows:

### A. Unemployment Compensation Claims Activities:

1. A total of 9,154 appeals on claims for unemployment compensation were disposed of, as compared with 2,998 in the preceding fiscal year.
2. Decisions issued on appeals presented by claimants to whom the Division of Employment Security had denied benefits totalled 5,981, or 82% of decisions issued in the current fiscal year. In 4,433 cases (74%) the decision of the Director was affirmed. Included in 1,548 cases where the decision of the Director was reversed, were 79 cases involving the issue "other remuneration" at one establishment.
3. Decisions were rendered on 1,310 cases where employers had appealed. The decision of the Director was reversed and benefits were denied claimants in 150 cases, including 43 involving the issue "suitable work" at one establishment.
4. Nearly 50% of decisions involved the two issues "voluntary quit" and "labor dispute." Among the "voluntary quit" cases were many workers who had quit their work prior to VJ-Day, with the intention of returning in September or later, found no work available after August 15th, and then filed claims which were disallowed by the Director and appealed to the Board. Labor dispute cases included 1,003 at one establishment and 232 at another.

### B. Readjustment Allowance Claims Activities:

1. A total of 1,663 appeals received from unemployed veterans on claims for readjustment allowances were disposed of.
2. Of the 1,352 decisions on these claims, 523 (39%) reversed the decision of the Director and granted the readjustment allowances.



3. The issue "voluntary quit" was involved in 515 or 38% of decisions, while "ability, availability, not unemployed" accounted for 464 or 34%.

Hearings on appeals are held before the full Board, a single member, or a review examiner. The full Board may review decisions of a single member or an examiner. During the year 687 such appeals to the full Board were disposed of as follows:

	<u>Number</u>	<u>Per Cent</u>
Appeal denied	567	82.5
Director affirmed	93	13.5
Director reversed	23	3.4
Appeal withdrawn	4	.6
Total	<u>687</u>	<u>100.0</u>
Cases pending June 30, 1946	<u>828</u>	

Decisions of the full Board may be appealed to the District Court, a total of 43 such appeals were made in the current fiscal year. Some 21 decisions were rendered by the district courts, all affirming the decisions of the Director. Included in the 21 decisions were 9 petitions in connection with a labor dispute. These 9 petitions were appealed to the Supreme Court.

Activities of the Board of Review also included hearing appeals of employers who have been determined by the Division to be subject to the Law. Six such appeals were pending at the beginning of the fiscal year, and 23 were received. Of the total on hand, 15 were closed, leaving 14 appeals pending at the end of the year.

Requests for depositions received from other states totalled 99, in addition to one case pending at the beginning of the year. Some 66 of these cases were closed, thus leaving 34 cases pending at the end of the year.

#### UNEMPLOYMENT COMPENSATION CLAIMS FISCAL YEARS ENDING JUNE 30, 1945, AND JUNE 30, 1946

##### Receipts and Disposals

	<u>July 1945--June 1946</u>	<u>July 1944--June 1945</u>
On hand at beginning of fiscal year	1,310	467
Received during fiscal year	11,636	3,841
Total	<u>12,946</u>	<u>4,308</u>
Disposed of during fiscal year	<u>9,154</u>	<u>2,998</u>
On hand at end of fiscal year	3,792	1,310

## Dispositions

	July 1945--June 1946		July 1944--June 1945	
	Number	%	Number	%
Total dispositions	9,154	100.0	2,998	100.0
Decisions rendered	7,291	79.6	2,229	74.3
Appellant withdrawals	886	9.7	427	14.3
Other dispositions	977	10.7	342	11.4

## Decisions on Employer Appeals

Total decisions	1,310	100.0	136	100.0
No modification against claimant's interest	1,160 <sup>(2)</sup>	88.5	63	46.3
Modification against claimant's interest	150 <sup>(1)</sup>	11.5	73	53.7

## Decisions on Claimant Appeals

Total decisions	5,981	100.0	2,093	100.0
No modification in claimant's favor	4,433 <sup>(5)</sup>	74.1	1,538	73.5
Modification in claimant's favor	1,548 <sup>(4)</sup>	25.9	555	26.5

## Decisions--by Type of Issue

Total decisions	7,291	100.0	2,229	100.0
Voluntary quit	2,275	31.2	547	24.5
Ability, availability not unemployed	2,175	29.8	968	43.4
Labor dispute	1,347 <sup>(2)(5)</sup>	18.5	147	6.6
Suitable work	802 <sup>(1)</sup>	11.0	384	17.2
Misconduct	439	6.0	106	4.8
All others	253 <sup>(3)(4)</sup>	3.5	77	3.5

(1) Includes 43 cases involving the issue "Suitable Work" at one establishment

(2) Includes 1,003 cases involving the issue "Labor Dispute" at one establishment

(3) Includes 120 cases involving the issue "Other Remuneration" at one establishment

(4) Includes 79 cases involving the issue "Other Remuneration" at one establishment

(5) Includes 232 cases involving the issue "Labor Dispute" at one establishment



Readjustment Allowance Claims 1/  
Fiscal Year Ending June 30, 1946

Receipts and Disposals	
On hand at beginning of fiscal year	37
Received during fiscal year	2,576
Total	2,613
Disposed of during fiscal year	1,663
On hand at end of fiscal year	950

Dispositions		
	Number	%
Total dispositions	1,663	100.0
Decisions rendered	1,352	81.3
Appellant withdrawals	123	7.4
Other dispositions	188	11.3

Decisions on Veteran Appeals		
Total decisions	1,352	100.0
No modification in veteran's favor	829	61.3
Modification in veteran's favor	523	38.7

Decisions by Type of Issue		
Total decisions	1,352	100.0
Voluntary quit	515	38.0
Ability, availability, not unemployed	464	34.4
Suitable work	184	13.6
Labor dispute	72	5.3
Claim and registration	65	4.8
Misconduct	31	2.3
Others	21	1.6

1/ Includes data on claims of self-employed veterans prior to January 1, 1946, at which time four such appeals were pending. Between January 1, 1946, and June 30, 1946, the Board of Review received 20 appeals on readjustment allowance claims filed by self-employed veterans. Of the 24 cases on hand, 20 were disposed of, leaving 4 cases pending at June 30, 1946.

LIST OF RULES AND PROCEDURAL ORDERS IN FORCE JUNE 30, 1946

RULES AND PROCEDURAL ORDERS OF THE DIRECTOR

<u>Section 9-J of Chapter 23, Rule 1.</u>	Repeal of prior rules and interpretations.
<u>Section 1 (r) (1) Rule 1.</u>	Method of computing the value of time lost.
<u>Section 1 (s) Rule 1.</u>	Wages to include remuneration in the form of board and lodging.
<u>Section 1 (r) (1) Proc. Order 1.</u>	Definitions of partial unemployment and part-total unemployment.
<u>Section 2 Proc. Order 1.</u>	Definition of employment.
<u>Section 10 Proc. Order 1.</u>	Election by an employing unit to become subject to the Law.
<u>Section 12 Proc. Order 1.</u>	Request for hearing for the purpose of reconsidering a determination of status.
<u>Section 13 Proc. Order 1.</u>	Contributions on wages paid by an employer.
<u>Section 14 (b) (1) Proc. Order 1.</u>	Employer chargeable with benefit wages.
<u>Section 14 (b) (4) Proc. Order 1.</u>	Wages used for purpose of computing an employer's benefit wage ratio.
<u>Section 14 (b) (6) Proc. Order 1.</u>	Recomputation of benefit wage ratio and contribution rate.
<u>Section 14 (e) Proc. Orders 1, 2.</u>	Application for review of determination of benefit wage ratio.
<u>Section 22 Proc. Order 1.</u>	Replacement of check which has been lost, forged or destroyed.
<u>Section 23 (b) Proc. Orders 1,2,3.</u>	Determination of waiting period of claimant in total, part-total and partial unemployment.
<u>Section 24 (c) Proc. Order 1.</u>	Procedure to be followed in filing a claim for benefits.
<u>Section 24 (c) Proc. Order 2.</u>	Interstate claims.



<u>Section 24 (a) Proc. Order 3.</u>	Low earnings reports of claimant in partial unemployment.
<u>Section 24 (a) Proc. Order 4.</u>	Report by claimant of cash value of board, lodging, etc., in addition to cash received as wages.
<u>Section 24 (a) Proc. Order 5.</u>	Effective date of reopened claims.
<u>Section 24 (a) Proc. Orders 6, 7.</u>	Filing of continued claims.
<u>Section 24 (a) Proc. Orders 8,9.</u>	Effective date preceding the week in which a claim for partial benefits is filed.
<u>Section 24 (a) Proc. Order 10.</u>	Predating claims.
<u>Section 24 (a) Proc. Order 11.</u>	Cause for not filing within the time prescribed by a worker in partial unemployment.
<u>Section 24 (a) Proc. Order 12.</u>	Extension of time for filing any claim for partial benefits.
<u>Section 24 (a) Proc. Order 13.</u>	Failure to file continued claim at scheduled time.
<u>Section 24 (a) Proc. Orders 14,15.</u>	Claim taken by mail.
<u>Section 24 (a) Proc. Order 16.</u>	Transfer of claim from one local office to another.
<u>Section 24 (a) Proc. Order 17.</u>	Transient claimant.
<u>Section 24 (a) Proc. Order 18.</u>	Establishment of right to receive unemployment benefits if employer's records have been destroyed or have become unavailable to the Division.
<u>Section 25 (a) Proc. Order 1.</u>	Disqualification due to failure to report to sign for a continued claim.
<u>Section 25 (a) Proc. Order 2.</u>	Failure to return form entitled "Continued Claim by Mail."
<u>Section 25 (a) Proc. Order 1.</u>	Failure of claimant to answer a call from the local office.
<u>Section 25 (a) Proc. Order 2.</u>	Suitable work.

<u>Section 25 (c) Proc. Order 3.</u>	Suitable odd jobs or subsidiary work.
<u>Section 25 (e) (1) Proc. Order 1.</u>	Disqualification because of voluntary quittance or discharge attributable to wilful misconduct.
<u>Section 25 (e) (1) Proc. Order 2.</u>	Last employing unit.
<u>Section 27 Proc. Order 1.</u>	Disqualification because of pregnancy.
<u>Section 29 (b) Proc. Order 1.</u>	Partial benefits for week in which claimants were inducted into the armed forces of the United States.
<u>Section 38 Proc. Order 1.</u>	Notification by an employing unit to the Division of reason which might affect the allowance of a claim.
<u>Section 40 Proc. Order 1.</u>	Claimant's objection to earnings re- ported for him.
<u>Section 40 Proc. Order 2.</u>	Filing of protests or appeals.
<u>Section 41 Proc. Order 1.</u>	Effect of pending protest on payment of benefits on another claim filed by the same claimant.
<u>Section 45 Proc. Order 1.</u>	Records to be kept by every employing unit.
<u>Section 45 Proc. Order 2.</u>	Employer's Status Report.
<u>Section 45 Proc. Order 3.</u>	Quarterly Wage and Contribution Reports.
<u>Section 45 Proc. Order 4.</u>	Compliance with instructions relative to required reports.
<u>Section 45 Proc. Order 5.</u>	Requirement of reports from employers subject to the Law.
<u>Section 45 Proc. Order 6.</u>	Supplementary or amended wage and contribution reports.
<u>Section 45 Proc. Order 7.</u>	Form entitled "Notice of Potential Eligibility for Partial Benefits."
<u>Section 45 Proc. Order 8.</u>	Low Earnings Reports.
<u>Section 45 Proc. Order 9.</u>	Notification to Public Employment Office of anticipated mass separation of employees.



Section 45 Proc. Order 10.

Labor disputes.

Section 45 Proc. Order 11.

Notification to the Division by an exempted organization of any changes in the character of its organization or the purposes and/or the manner of its operation.

Section 45 Proc. Order 12.

Change in address, ownership or form of organization.

Section 45 Proc. Order 13.

Posting of notices affecting benefits.

Section 46 Proc. Orders 1, 2, 3.

Disclosure of information with respect to accounts and records.

Section 69 Proc. Order 1.

Reduction of overpayment.

RULES OF THE BOARD OF REVIEW

- Rule 1. The presentation of an application for review of a decision of the Director.
- Rule 2. Notification of hearing.
- Rule 3. Persons authorized to hold hearings and make decisions on a review of a decision of the Director.
- Rule 4. Disqualification of members of the Board of Review and review examiners.
- Rule 5. Hearings.
- Rule 6. Continuance and postponements.
- Rule 7. Withdrawal of applications for review.
- Rule 8. Witnesses and issuance of subpoenas.
- Rule 9. Representation at hearings.
- Rule 10. Supplying information from the records of the Division.
- Rule 11. Decisions.
- Rule 12. Applications for review of the decision of a single member or a review examiner.
- Rule 13. The presentation of an application for review of a decision of a single member or a review examiner.
- Rule 14. Hearings by the Board on a review of decisions of single members or review examiners.
- Rule 15. Hearings by the Board on its own motion to review decisions of single members or review examiners.
- Rule 16. Hearings by the Board of Review on cases ordered removed to it from a single member or review examiner.
- Rule 17. Inspection of decisions of the Board of Review, single members, and review examiners.
- Rule 18. Status review applications.
- Rule 19. Interrogatories and depositions.